

Completing the FAFSA 2009-10

Free Application for Federal Student Aid

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Throughout this Web site, “you” and “your” refer to the student. “School” refers to the school, college, or postsecondary institution you attend (or are applying to).

Introduction

Tell your friends! The official FAFSA is at www.FAFSA.ed.gov – not at a “.com” Web site. If you go to a “.com site,” you will probably be asked to pay to submit the FAFSA. Remember, the first F in “FAFSA” stands for “free” – so use the official government site to submit your application.

This Web site explains how to complete the 2009-10 *Free Application for Federal Student Aid* (FAFSA). It explains the purpose of the FAFSA questions. This site also contains a section that provides answers to several frequently asked questions (FAQs). If you have additional questions about federal student aid or how to complete an electronic or paper application after you review this site, you can call the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID (1-800-433-3243) or contact your financial aid administrator (FAA). You can also go to the U.S. Federal Student Aid’s Student Aid Gateway at www.FederalStudentAid.ed.gov.

If you or a younger brother or sister is interested in finding out how the application process works, check out *FAFSA4caster*. This product is an online tool designed to help provide awareness of federal student aid eligibility before officially applying for federal student aid. It helps them estimate the cost of an education after high school. Some of the data entered on *FAFSA4caster* will populate the *FAFSA on the Web* application. For more information, go to www.FederalStudentAid.ed.gov and select the www.fafsa4caster.ed.gov link.

How to complete the application

There are three ways to complete a FAFSA:

- Online (*FAFSA on the Web*) at www.fafsa.ed.gov (recommended)
- PDF FAFSA (download file) at www.FederalStudentAid.ed.gov
- Paper FAFSA (request a copy by calling 1-800-4-FED-AID).

In some cases, you might be able to apply directly through your school. You should check with the financial aid administrator at the school you are interested in attending to see if the school will assist you with your application. If you are using *FAFSA on the Web*, the PDF or the paper FAFSA (sometimes referred to as the paper form), you can use the instructions on this Web site as a guide to help you complete the application process. If you are online and need additional assistance with a particular question, you can use the online help text for that question by selecting the “Need Help” link at the bottom of the Web page. You may also find help under “The Application Questions” section of this document.

Applying online is generally faster and easier for three reasons:

- *FAFSA on the Web* has built-in help to guide you through the application process.
- Skip logic in *FAFSA on the Web* guides you to answer key questions and may allow you to skip other questions and complete the application faster.
- The schools you list on your application will receive your processed information faster.

If you do not have a computer with Internet access at home, you can usually find Internet access at your local library, high school or a financial aid office at a nearby campus. Over 98 percent of applications are submitted electronically.

Using a Federal Student Aid PIN to sign your application

You and your parents are encouraged to apply for a Federal Student Aid PIN to sign your online application. For a dependent student, at least one parent whose information is provided on the application must sign.

You can easily determine your dependency status and whether one of your parents is required to sign your application by selecting the “Dependency Status Worksheet” link on the *FAFSA on the Web* home page at www.fafsa.ed.gov and answering the questions. These questions are discussed in more detail in “The Application Questions” section.

Your PIN will serve as an identifier and as your electronic signature. It works much like the personal identification number you get from your bank. You can apply for a PIN from within *FAFSA on the Web* or at the Federal Student Aid PIN Web site at www.pin.ed.gov. After completing the PIN application, you must choose how you want your PIN delivered to you. The choices are to

- Create your own PIN
- Have a system-generated PIN instantly displayed online
- Have a system-generated PIN instantly sent in a secure link to your e-mail address
- Have a system-generated PIN mailed to your mailing address.

You or your parent (if you are a dependent student) may use the new PIN immediately to sign your FAFSA. Then within one to three days of the PIN being issued, your name, date of birth, and Social Security Number (SSN) are verified with the Social Security Administration (SSA). If the SSA confirms your information, your PIN is then valid for all its uses, which include:

- Access to your *Student Aid Report* online

- Access to your data to make corrections
- The option to pre-fill a 2009-10 FAFSA with demographic information from the previous year
- Access to your information on other Federal Student Aid Web sites, such as the *National Student Loan Data System*.

If there is a problem with the SSA match, your PIN will be deactivated and you will be notified.

You are not required to have a PIN to complete and submit an original application, however, using a PIN is the fastest way to sign your application.

Both Web and paper FAFSA filers may provide their e-mail addresses by completing Question 13. If you provide your e-mail address you will receive your student financial aid correspondence by e-mail. Otherwise, leave Question 13 blank and you will receive all of your correspondence by postal mail.

As previously stated, *FAFSA on the Web* applicants are not required to have a PIN to apply. If you do not have a PIN to electronically sign your application, you can print, sign, and mail in a signature page. If you choose to submit your application and mail in a signature page, a PIN will automatically be sent to you, by e-mail or by postal mail, if we determine that you do not already have a PIN assigned to you. If you already have a PIN and need a copy of it sent to you, you can go to www.pin.ed.gov to request a duplicate copy.

If you have any questions about the PIN process, you should either visit the PIN Web site at www.pin.ed.gov or call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243).

If you filed a FAFSA previously or completed FAFSA4caster

If you have a previous application on file, when you start to complete your 2009-10 application you will be asked if you want the information from that application to pre-fill the new application. You will be given this option if you

- Filed a 2008-09 FAFSA or
- Completed the financial aid estimator tool, *FAFSA4caster*.

This process will allow you to complete the 2009-10 FAFSA in less time.

General Information

Why complete a FAFSA?

Federal Student Aid uses the data on your FAFSA to calculate an Expected Family Contribution (EFC). The EFC is an indicator of your family's financial strength to pay for education after high school. Your school will subtract your EFC from your total cost of attendance. The result is your financial need.

The EFC is not the amount of money that your family must provide. Rather, you should think of the EFC as an index that colleges use to determine how much financial aid (grants, loans, or work-study) you would receive if you were to attend their school.

Your application results are transmitted to the school(s) listed on your FAFSA, and the school(s) uses the EFC amount to determine the amount of financial aid that you are eligible to receive. Many states and schools also use the FAFSA data to award aid from their programs. Some states and schools also may require you to complete additional applications.

Completing and submitting a FAFSA is free, whether you file electronically or on paper. In fact, charging students and/or parents a fee for completing and/or submitting the FAFSA is prohibited by law.

Federal student aid programs

There are three categories of federal student aid: grants, loans and work-study. Grants provide financial aid that does not have to be repaid. Loans provide borrowed money that must be repaid with interest. Work-study allows students to earn money to help pay for education expenses while enrolled in school.

Your financial aid “package”—the aid your school awards you—is likely to include funds from the federal student aid programs. Note that not all schools participate in all of the federal student aid programs administered by the U.S. Department of Education. The major programs are described below:

- **Federal Pell Grants** are available to undergraduate students only (with one minor exception for teacher certification students). Grants do not have to be repaid. For the 2009-10 award year (July 1, 2009 to June 30, 2010), the maximum award is \$5,350.
- **Academic Competitiveness Grants (ACGs)** are for undergraduates receiving Pell Grants who are U.S. citizens or eligible non-citizens and are enrolled at least half-time during their enrollment in the first or second years of study: freshman and sophomore year grade levels of an ACG-eligible program. Students who completed a rigorous high school program of study may receive up to \$750 for the first year of an ACG-eligible program and up to \$1,300 while enrolled in the

second year of an ACG-eligible program. Second year students must have at least a 3.0 cumulative grade point average at the end of completion of their first year of postsecondary study.

- **National Science and Mathematics Access To Retain Talent Grant (National SMART Grants)** are for undergraduates receiving Pell Grants who are U.S. citizens or eligible non-citizens and are enrolled at least half-time during their enrollment in the third or fourth year of study: junior and senior year grade levels in a National SMART Grant-eligible program. Students who major in specific courses in the fields of physical, life or computer sciences, mathematics, technology, engineering or critical foreign languages may receive up to \$4,000 while enrolled in the third or fourth years of a National SMART Grant-eligible program. Students must maintain at least a 3.0 cumulative grade point average. Students enrolled in a National SMART Grant-eligible program with five full years of coursework may be eligible to receive up to \$4,000 during the fifth year of the eligible program.
- **Teacher Education Assistance for College and Higher Education (TEACH) Grants** are for undergraduate or graduate students who are completing coursework or who plan to complete coursework necessary to become an elementary or secondary school teacher in a public or private elementary or secondary school. Undergraduate students may receive up to \$4,000 per year to a \$16,000 aggregate. Graduate students may receive up to \$4,000 per year to an \$8,000 aggregate. Students are not required to be Pell Grant eligible to receive the new federal grant (that is, students do not have to demonstrate financial need).

Important Note: Specific conditions apply to the TEACH Grant. All students who accept the TEACH Grant must sign a teacher service agreement. Each student must agree to serve as a full-time, highly qualified teacher in a high need field in a public or private elementary or secondary school that serves low-income students. Students who fail to fulfill the teaching service agreement must repay the grant as an unsubsidized Direct Stafford Loan, with interest accruing from the dates of the original disbursements. Visit www.studentaid.ed.gov for more information.

- **William D. Ford Federal Direct Stafford Loans and Federal Family Education Loan (FFEL) Stafford Loans** are student loans that must be repaid and are available to both undergraduate and graduate students. If your school participates in the William D. Ford Federal Direct Loan (Direct Loan) Program, the federal government provides the funds for your Direct Stafford Loan through your school. If your school participates in the FFEL Program, a private lender provides the funds for your FFEL Stafford Loan. First-year dependent undergraduates are eligible for a subsidized loan up to \$3,500 and up to an additional unsubsidized amount of \$2,000 for a total of \$5,500. A subsidized loan is awarded on the basis of financial need. If you're eligible for a subsidized loan, the government will pay (subsidize) the interest on your loan while you're in

school, for the first six months after you leave school, and if you qualify to have your payments deferred. For an unsubsidized loan, you are responsible for the interest from the time the unsubsidized loan is disbursed until it is paid in full. Amounts increase for subsequent years of study, with higher amounts for graduate students. Federal Stafford Loans first disbursed on or after July 1, 2006 have a fixed rate of 6.8 percent. Direct and FFEL Subsidized loans first disbursed to undergraduate students only on or after July 1, 2009 through June 30, 2010 have an interest rate of 5.6 percent.

- **FFEL PLUS Loans** and **Direct PLUS Loans** are unsubsidized loans made to parents of dependent undergraduate students (Parent PLUS loans) and to graduate or professional students (Graduate PLUS loans). **FFEL PLUS Loans** are made through private lenders; **Direct PLUS Loan** funds are provided by the federal government through the school. A graduate or professional student must complete the *Free Application for Federal Student Aid* (FAFSA) and the school must determine the student's eligibility for the maximum annual amount of a FFEL or a Direct Loan Program Stafford Loan (subsidized or unsubsidized) before the student may apply for a Graduate PLUS Loan. However, the student is not required to accept the Stafford Loan funds as a condition for receiving a Graduate PLUS Loan. A dependent undergraduate student whose parent is unable to obtain a PLUS Loan may borrow additional Stafford Loan funds at the higher loan limits otherwise only available to independent undergraduates. Direct PLUS Loans first disbursed on or after July 1, 2006 have a fixed interest rate of 7.9 percent. FFEL PLUS Loans first disbursed on or after July 1, 2006 have a fixed interest rate of 8.5 percent.
- **Campus-Based Programs** are administered by participating schools. There are three of these programs. **Federal Supplemental Educational Opportunity Grants** are grants available for undergraduates only; awards range from \$100-\$4,000. **Federal Work-Study** provides jobs to undergraduate and graduate students, allowing them to earn money to help pay education expenses. **Federal Perkins Loans** are low-interest (5 percent) loans that must be repaid; the maximum annual loan amount is \$5,500 for undergraduate students and \$8,000 for graduate students.

The above programs provide more than \$100 billion in aid to help about 10 million students pay for postsecondary education. Your financial aid package also may include aid from the **Leveraging Educational Assistance Partnership (LEAP) Program**, which assists states in providing grants to eligible students for postsecondary study. States may use a percentage of their LEAP funds to provide work-study assistance.

Note that accepting any of this aid does not commit the student to military or other government service.

Am I eligible for federal student aid?

In general, to receive aid from the federal student aid programs, you must meet the following requirements:

- Be a U.S. citizen or eligible noncitizen.
- Have a high school diploma, General Educational Development (GED) certificate, pass an approved “ability to benefit” test, or have completed a high school education in a home school setting that is recognized as a home school or private school under state law.
- Enroll in an eligible program as a regular student seeking a degree or certificate.
- Be registered with Selective Service if required (in general, if you are a male age 18 through 25).
- Meet satisfactory academic progress standards set by your school.
- Certify that you are not in default on a federal loan or owe money on a federal grant.
- Certify that you will use federal student aid only for educational purposes.

And, only if you have previously received federal student aid:

- Certify that you were not convicted for a drug offense that occurred while you were enrolled in school and receiving federal student aid.

If you have previously received federal student aid, you may not be eligible to receive additional federal aid **if** while you were enrolled in school and receiving federal student aid you had a drug offense for selling or possessing illegal drugs and that offense led to a conviction under federal or state law.

If you have previously received federal student aid and have concerns about your eligibility for 2009-10 because of a drug offense, you may call our Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) for assistance or go to www.fafsa.ed.gov and select “Before Beginning a FAFSA” on the left-hand side of the page. Once at that site, scroll down and select the “Drug Conviction Worksheet.” The Worksheet will help you determine your eligibility status.

Sources of Information

For information on any federal student financial aid programs, you may call the Federal Student Aid Information Center (FSAIC) at

- 1-800-4-FED-AID (1-800-433-3243) - toll free, or
- 1-800-730-8913 (TTY) - toll free for the hearing impaired.

The FSAIC provides the following services:

- Helps you complete a FAFSA or make corrections to a processed *FAFSA on the Web*
- Helps you complete the paper FAFSA
- Answers questions about the Federal Student Aid PIN
- Checks the processing status of your FAFSA
- Mails duplicate *Student Aid Reports* (SARs)
- Changes your mailing address and e-mail address
- Changes the schools you listed on your application
- Explains the SAR and how to make corrections
- Checks on whether a school participates in the federal student aid programs
- Explains who is eligible for federal student aid
- Explains how federal student aid is awarded and paid
- Explains the verification process
- Sends requested publications.

The FSAIC is not able to do the following:

- Make policy
- Expedite the federal student aid application process
- Discuss your federal student aid file with an unauthorized person
- Influence an individual school's financial aid policies.

You may also find general information about federal student aid and many of our publications, brochures, and fact sheets by going to www.FederalStudentAid.ed.gov.

Funding Education Beyond High School: The Guide to Federal Student Aid is a comprehensive resource on student financial aid from the U.S. Department of Education. Grants, loans and work-study are the three major types of aid available through the Department's Federal Student Aid office. This publication, which is available in English, Spanish and Braille, tells you about the programs and how to apply for them. It can be found at www.FederalStudentAid.ed.gov/guide.

Funding Education Beyond High School: Audio Highlights (formerly called the *Student Aid Audio Guide*), introduces students to critical information to consider as they prepare for education after high school. In addition, *Audio Highlights* introduces them to other resources (Web sites and Braille and print publications) that provide more details relating to each topic listed in the contents. *Audio Highlights* helps students decide what to study, what school is right for them, what to look for—and *look out for*—in financing their education, what career choices to make and much more. Audio Highlights can be found at www.FederalStudentAid.ed.gov/audio.

Your Federal Student Loans: Learn the Basics and Manage Your Debt

This booklet, which is available in English and Braille, covers the following information students should consider when planning on borrowing money to pay for their education: what types of federal student loans are available, how much to borrow, tips on repaying their loans successfully, the difference between private and federal student loans, the consequences of default, and other helpful hints on how to manage their debt. Go to www.FederalStudentAid.ed.gov/repayingpub for details.

The *EFC Formula Worksheets* are a set of forms that explain the need analysis calculation that produces the EFC.

You can obtain a copy of any of these publications at no charge from

Federal Student Aid Information Center
P.O. Box 84
Washington, DC 20044

1-800-4-FED-AID
(1-800-433-3243)

Frequently Asked Questions

Q. Who can assist me with any FAFSA questions I might have?

- A. You can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) with questions about the FAFSA or about federal student financial aid in general. In addition, *FAFSA on the Web* filers can get help at www.fafsa.ed.gov/faq001.htm.

Q. Why does the Department of Education ask for income information from the year before I go to school?

- A. The law requires that this information be used, since studies have consistently shown that verifiable income tax information from the most recently completed tax year (2008 for the 2009-10 award year) is more accurate than projected (2009) information and provides a reasonable basis for determining family financial strength in calculating the Expected Family Contribution (EFC).

Q. What should I (the student) do if my family has unusual circumstances that aren't mentioned in the application?

- A. If you or your family has unusual circumstances (such as loss of employment, loss of benefits, death or divorce), complete the FAFSA to the extent that you can and submit it as instructed. Then talk to the financial aid administrator (FAA) at the school you plan to attend. If your family's circumstances have changed from the tax year 2008, the FAA may decide on a case-by-case basis to adjust data elements used to calculate your EFC. Any adjustment the FAA makes must relate only to your individual circumstances and not to any conditions that exist for a whole class of students. The FAA's decision is final and cannot be appealed to the U.S. Department of Education.

Q. What should I (the student) do if I have a special circumstance and cannot get my parent's data to report on the FAFSA?

- A. If you are considered a dependent student and have no contact with your parents and are unable to provide your parents data on the FAFSA, you may have a special circumstance. If you are completing *FAFSA on the Web*, answer the questions regarding special circumstances and the remaining student questions. Sign and submit the form for processing. If you are completing a paper application, complete as much of the form as you can, sign, and submit it for processing. Your application will be incomplete and no EFC will be calculated, however, the financial aid offices at the schools listed on your FAFSA will still receive your data. Contact those schools listed on your FAFSA for further assistance to complete your application. **Note:** Not living with your parents or the fact that your parents do not want to provide their information on your FAFSA, are not considered special circumstances. Examples of special circumstances are your parent or parents are incarcerated or you had to leave home because of an abusive situation.

Q. If I live with an aunt, uncle, or grandparent, should that relative's income be reported on my FAFSA?

- A. Generally, no. You can only report your birth parents' or adoptive parents' income on your FAFSA. Only if a relative has adopted you and is now your adoptive parent can you report that person's information on your FAFSA. However, you must report for question 47(j) any cash support given by relatives except food and housing.

Q. I'm not sure if I want to take out a student loan or work during the school year. What should I enter for the questions asking if I am interested in student loans or work-study?

- A. Some schools use the answers about loans and work-study on the FAFSA to construct a financial aid package for you. Answering "Yes" to being interested in either or both types of aid does not obligate you to take out a loan or accept a work-study position. It usually just means that the school will consider offering you a loan(s) or work-study as part of your financial aid package. If you do indicate on the application that you are interested in either or both loans and work-study, you can change your mind and not accept the loan(s) or work-study later. Keep in mind that if you answer "No" to the work-study question when you apply—and subsequently change your mind—a work-study job may not be available if all of the work-study funds at the school have been awarded to other students.

Q. What if I live with a girlfriend or boyfriend who pays the rent?

- A. You should not report any information for a friend or roommate unless the two of you are actually married or are considered to have a common-law marriage under state law. You must report in Question 47(j) any cash support given by the friend, except food and housing. You would have to report the rent the roommate paid on your behalf.

Q. What's the difference between cash support and in-kind support?

- A. Cash support is support given either in the form of money or money that is paid on your (the student's) behalf. You must report cash support as untaxed income. Thus, if a friend or relative gives you grocery money, it must be reported as untaxed income in Question 47(j). If the friend or relative pays your electric bill or part of your rent, you must also report those payments.

Examples of in-kind support are free food or housing that a family receives, usually in exchange for work or services. You usually don't report such support.

However, the application does require you to report the value of housing a family receives as compensation for a job. The most common example is free housing or a housing allowance provided to military personnel or members of the clergy, which is required to be reported in Question 47(g).

Q. When is student aid considered income?

- A. Generally, grants and scholarships that do not exceed tuition, fees, books, and required supplies are not considered to be taxed or untaxed income. If you have an ROTC scholarship, a private scholarship, or any other kind of grant or scholarship, that grant or scholarship will be considered as an available resource by the financial aid office when packaging aid.

You should report grants and scholarships you reported on your tax return. You should then report these items as exclusions from income in Question 46(d): Student's 2008 Additional Financial Information. These amounts will be treated as exclusions from your income.

Q. I am now a U.S. citizen but have an Alien Registration Number (A-Number). How do I indicate this on the application?

- A. Indicate that you are a U.S. citizen; do not provide your A-Number.

Q. I'm going to get married this summer. How do I answer the question that asks if I am married?

- A. You must answer Question 50 based on your marital status on the day you complete and sign your FAFSA. Answer "Yes" if you are married on the day you complete and sign your FAFSA, otherwise, answer "No." If you answer "No" and then marry after you originally file your FAFSA, you cannot change your answer. When you apply in a subsequent year and remain married, you will file as a married student at that time.

Q. If I'm an emancipated minor, am I now independent?

- A. If you can provide a copy of a court's decision that you are or were an emancipated minor as determined by a court in your state of legal residence, you may meet the definition of an independent student. You would answer "Yes" to question 56 if you are currently an emancipated minor. You would also answer "Yes" if you were an emancipated minor immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. You may be asked to provide a copy of the court's decision.

Q. What if I am in legal guardianship, am I now independent?

- A. If you can provide a copy of a court's decision that you are or were in a legal guardianship as determined by a court in your state of legal residence, you may meet the definition of an independent student. You would answer "Yes" to question 57 if you are currently in legal guardianship. You would also answer "Yes" if you were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. You may be asked to provide a copy of the court's decision.

Q. If I was a National Guard or Reserve enlistee and was called to active duty or was an active duty military member, am I considered a veteran for purposes of completing the FAFSA?

A. Yes. If you were a member of the National Guard or a Reserve enlistee called to active duty for other than state or training purposes, and were released under a condition other than dishonorable, you are considered a veteran for FAFSA purposes.

Q. If I am currently serving in the National Guard or as a Reserve enlistee and am called to active duty, am I considered an independent student for purposes of completing the FAFSA?

A. Yes. If you are currently serving in the National Guard or as a Reserve enlistee and are called to active duty for other than state or training purposes, you would answer “Yes” to Question 51 and would then be considered an independent student.

Q. I’ll be filing a tax return this year but I probably won’t get around to it until April. How should I answer the financial questions? Should I wait to fill out this form after I’ve filed my tax return?

A. Ideally, you should complete a FAFSA after you’ve done your tax return, but don’t wait until April. Many schools award aid on a first-come, first-served basis. Also, you may not be eligible for state aid if you wait until April to submit your FAFSA. Many state aid deadlines are early in the calendar year (calendar year 2009 for the 2009-10 award year). If you haven’t completed your tax return, you should calculate your adjusted gross income (AGI) and taxes paid using the instructions for IRS Form 1040. You can get the instructions and the form at a public library or download them in Portable Document Format (PDF) from www.irs.gov/formspubs/index.html.

Keep in mind that if you submit your application before you complete a tax return, you may need to make corrections later if your income or tax information isn’t accurate. You will also need to return any federal student aid you received based upon incorrect information.

You might have to provide your school with a copy of your completed tax return (assuming you’re required to file one) before you receive federal student aid.

Q. If my parents are divorced, whose information do I need?

A. Report the information of the parent with whom you lived the most during the 12 months preceding the date you completed the FAFSA. It does not make a difference which parent claims you as a dependent for tax purposes. If you did not live with either parent or lived equally with each parent, the parental information must be provided for the parent from whom you received the most financial support during the preceding 12 months or the parent from whom you received the most support the last time support was given.

Q. I am entering financial information for my mother and stepfather on the FAFSA. Should I give my father's Social Security number (SSN) and last name, or my stepfather's?

A. You should provide the SSN and last name of the same person or people for whom you are reporting financial information. In this case, provide the SSNs and names of your mother and stepfather.

Q. What should I do if my parent with whom I live is remarried and my stepparent refuses to supply information?

A. If you are a dependent student and your parent is remarried, the stepparent's information must be included or you will not be considered for federal student financial aid. If you believe that your situation is unique or unusual other than the stepparent's simple refusal to provide the requested information, you should discuss the matter further with your financial aid administrator.

Q. How does a family decide who should be counted in the household size?

A. Anyone in the immediate family who receives more than 50% support from a dependent student's parents or an independent student and spouse may be counted in the household size even if that person does not reside in the house. For example, a sibling who is over 24 but still receives the majority of his/her support from the parents can be included. Siblings who are dependent (as defined by the FAFSA) as of the date you apply for aid are also included, regardless of whether they receive more than 50% of their support from the parents. Any other person who resides in the household and receives more than 50% support from the parents may also be counted, as long as they will continue to reside with your parents and the support is expected to continue through June 30, 2010. An unborn child who will be born during the 2009-10 award year may also be counted in the household size if the parents, or independent student and spouse, will provide more than half of the child's support through the end of the 2009-10 award year (June 30, 2010).

Household size and tax exemptions are not necessarily the same. Exemptions look at the previous year or tax year and household size refers to the school year for which the student is applying for aid.

Q. My parents separated four months ago. I live with my mother. My parents filed a joint tax return and claimed me as an exemption. Do I report income for both parents, or for just my mother?

A. Report only your mother's income and asset information because you lived with her the most during the past 12 months. Use a W-2 Form or other record(s) to determine her share of the income reported and taxes paid on the tax return.

Q. If I (the student) am separated but filed a joint tax return, how is the information reported?

A. You should give only your portion of the exemptions, income and taxes paid.

Q. Who qualifies to be counted in the number in school?

- A. Any person (other than your parents) who is counted in the household and will be attending any term of the academic year at least half time qualifies to be counted. The person must be working toward a degree or certificate leading to a recognized education credential at a postsecondary school eligible to participate in the federal student aid programs. You (the student) need not be enrolled half time to be counted in the number in school.

Q. When does my school have to receive the results from my application?

- A. Your school must have your information by your last day of enrollment in 2009-10, or by late September 2010, whichever is earlier. If your school has not received your application information electronically, you must submit your paper SAR to the school by the deadline. But do not wait until the deadline date so you have plenty of time to submit your information and make any necessary corrections. Either the electronic record, the Institutional Student Information Record (ISIR), or the paper SAR that has been processed by the Department must have an official EFC. Once the school receives your information, it will use your EFC to determine the amount of your federal grant, loan or work-study award, if you are eligible. The FAA will send you a financial aid award letter explaining the aid the school is offering.

Q. What if I don't get a *Student Aid Report (SAR)* or *SAR Acknowledgement*, or I need another copy of that form?

- A. If you do not receive an e-mail with a link to your SAR (if you provided an e-mail address on your FAFSA), or your paper SAR or *SAR Acknowledgement* in the mail within two-to-three weeks after submitting your application, call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). If you have a touch-tone phone, you can use the automated system to find out whether your application has been processed or to request duplicate copies of your report. You will need to provide your Social Security number and the first two letters of your last name. You can also check the status of your FAFSA and print a copy of your SAR at www.fafsa.ed.gov.

If you apply using *FAFSA on the Web*, you will receive a confirmation page with a confirmation number after you select "Submit My FAFSA Now." This confirmation guarantees that your application has been received by the U.S. Department of Education, and the confirmation number can be used by the Federal Student Aid Information Center to track your application if necessary. For more information on the SAR and SAR Acknowledgement, see "The Application Process."

Q. What if I think somebody is misusing federal student aid funds?

- A. If you have reason to suspect fraud, waste or abuse involving federal student aid funds, you should call the U.S. Department of Education's Inspector General's toll-free hotline at:

1-800-MIS-USED (1-800-647-8733)

The Privacy Act

The U.S. Department of Education (the Department) uses the information that you provide on the FAFSA to calculate an Expected Family Contribution (EFC). The EFC is used by eligible and participating schools that you select or list on your FAFSA to determine the types and amounts of federal student aid that you are eligible to receive. Section 483 and 484 of the Higher Education Act (HEA) of 1965, as amended, provide the Department the authority to ask you and your parents the questions on the FAFSA and to collect the Social Security numbers of you and your parents. We use your Social Security number to verify your identity and retrieve your records, and we may request your Social Security number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on the FAFSA to determine if you are eligible to receive state and institutional aid. Therefore, the Department will disclose the information that you provide on this form to each institution you list in Questions 104a-104h, state agencies in your state of legal residence, and the state agencies of the states in which the schools that you list in Questions 104a-104h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26-28, 33-37, 39-61, 63-70, 72, 75-87, 89-103, 105-106. If you do not answer these questions, you will not receive federal aid.

Without your consent, the Department may disclose information that you provide to entities under a published “routine use.” Under such a routine use, we may disclose information to third parties we have authorized to assist us in administering our programs; to other federal agencies under computer-matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or your spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education or an employee of the U.S. Department of Education is involved in litigation, the Department may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, the Department may send your information to a foreign, federal, state or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, the Department may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the records; the amount, status and history of the claim; and the program under which the claim arose.

The Paperwork Reduction Act of 1995

The Paperwork Reduction Act of 1995 says that no one is required to respond to a collection of information unless it displays a valid OMB control number, which for the FAFSA is 1845-0001. The time required to complete the paper FAFSA is estimated to be one hour, including time to review instructions, search data resources, gather the data needed, and complete and review the information collection. If you have comments about this estimate or suggestions for improving the form, please write to

U.S. Department of Education
Washington, DC 20202-4700

We may request additional information from you to process your application more efficiently. We will collect this information only as needed and on a voluntary basis.

The Application Process

Getting started

You have three options to complete the application:

- Online (*FAFSA on the Web*) at www.fafsa.ed.gov (recommended)
- PDF FAFSA (Download file) at www.FederalStudentAid.ed.gov
- Paper FAFSA (request a copy by calling 1-800-4-FED-AID)

To complete *FAFSA on the Web*, go to www.fafsa.ed.gov and click on “Before Beginning a FAFSA.” You will be guided step-by-step through the preliminary application process by following the time saving suggestions below:

- Print the Checklist of Documents Needed to Complete the FAFSA (optional).
- Complete the Dependency Status Worksheet (optional)
- Gather the documents you need.
- Print and complete the *FAFSA on the Web Worksheet* (optional).
- Apply for a Federal Student Aid PIN if you do not have one.
- Parents of dependent students apply for a PIN if they do not have one.
- Plan how to sign your FAFSA (using a PIN or a signature page).
- Note eligibility requirements.
- Note important deadline dates.

If you do not sign your *FAFSA on the Web* application electronically with a PIN, you, and your parents, if you are a dependent student, will need to print out, sign and mail in a signature page with the proper signatures within 14 days. Submitting a signature page will increase the time it takes to

- Process your application, or
- Transmit your application data to the schools you listed on your application.

To complete a PDF FAFSA, you can download the file from www.FederalStudentAid.ed.gov. You may type in your responses on the form and print

it, or you may simply print the form and write in your answers. Remember, you must sign, date and mail the form to the address provided. If you want to complete a paper FAFSA, you must call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) to have a form mailed to you. If you choose to fill out a PDF or paper FAFSA, use a pen with black ink. Also, dollar amounts should be rounded to the nearest whole dollar. Dates must be reported in numbers in the boxes provided, and numbers below 10 should have a zero in front. (For instance, April would be reported as 04.) Print clearly in capital letters and skip a space between words.

Also, do not leave any questions blank either on the Web version or paper version unless told to do so.

As you complete the FAFSA, you—and your parents, if applicable—should have the following records available to help you answer questions on the application:

- Social Security card
- Driver's license (if any)
- Permanent Resident Receipt Card (if applicable)
- W-2 forms and other 2008 records of money earned
- 2008 income tax return (see the instructions on the FAFSA if the tax return has not been completed)
- Records of child support paid
- Records of taxable earnings from Federal Work-Study or other need-based work programs
- Records of student grant, scholarship and fellowship aid, including AmeriCorps awards, that was included in your (or your parents') AGI
- Current stock, bond, and other investment records
- Current business and farm records
- Current bank statements

A dependent student (as determined in Questions 48-60) should have all the records listed above from his or her parents except for their driver's licenses.

Be sure to read the information on the [Privacy Act](#) and use of your Social Security number.

Submitting your completed application

Double-check your answers to make sure they are complete and accurate. Be sure you have provided the necessary signatures electronically or on paper.

If you are applying electronically, follow the online instructions to print a copy of your application for your records. Be sure to submit your application and receive your confirmation page. If you are applying on paper, make copies of your completed application for your files before you mail it. Do not put letters, tax forms, or any extra materials in the envelope provided. **They will be destroyed.** Make sure that you put any important documents such as tax forms or letters in a secure file so you can refer to them in the future if you need them. When you get ready to mail in your completed application, put the form (pages 3 through 8) in an envelope and mail the completed application to the appropriate address, which is listed on the front page of the FAFSA under “Mailing Your FAFSA.”

What happens after you apply

After receiving your completed application, the FAFSA processor will analyze your FAFSA information and, using a formula established into law by Congress, calculate an **Expected Family Contribution (EFC)** for you. The results of your application will be sent to the schools you list on your application and to you in the form of a *Student Aid Report (SAR)* or a *SAR Acknowledgement*. If you have a valid e-mail address on file, you will receive an e-mail that provides you with a link to view and print your SAR data online. We will send this e-mail if

- your name, date of birth and Social Security number match Social Security Administration records; and
- you and your parents have signed the application or SAR.

If you do not meet both of the conditions above, you will receive your application results in the mail: A *Student Aid Report (SAR)*.

If you need to make changes to your application information, you can make them electronically through *Corrections on the Web* using your PIN, or return the corrected and signed paper SAR for reprocessing. Note, however, that you must not make any changes to income or asset information if that information was correct at the time you submitted your original application. Such information represents a “snapshot” of your family’s financial strength and should not be updated.

When to expect the results

You can always check the status of your application by calling 1-800-4-FED-AID (1-800-433-3243) or by accessing www.fafsa.ed.gov and clicking on “Check status of a submitted FAFSA or print Signature Page.” Wait at least 24 hours after you submit your

FAFSA electronically before checking its status. By applying electronically and providing your e-mail address, you will receive information about your application within 3 to 5 days. If you applied electronically but did not provide an e-mail address, you will receive a SAR Acknowledgement in the mail within 2 to 3 weeks of processing. If you applied on paper and did not provide an e-mail address, you will receive a SAR in the mail within 2 to 3 weeks of processing.

Key application dates and deadlines

The application processor must receive your completed application no later than June 30, 2010. Your school must have your correct and complete application information by **your last day of enrollment during the 2009-10 year or by mid September 2010, whichever comes first**. There are no exceptions to these dates.

Note also that various state and school deadlines may apply to you. These deadlines are often early in the calendar year (2009 for the 2009-10 award year). Check with your school's financial aid office to make sure you are aware of—and are able to meet—all student financial aid deadlines. Therefore, you should apply as soon after January 1, 2009 as possible. State deadlines are listed under “Check FAFSA deadline dates” on the *FAFSA on the Web* site, on the front of the *FAFSA on the Web Worksheet*, and on the front of the PDF and paper FAFSA.

Receiving student aid

Aid from the federal student aid programs will be paid to you through your school. The school will notify you of your aid package. Your aid awards will likely be disbursed each payment period (semester, quarter, trimester, etc.). Typically, your school will first use the aid to pay tuition and fee charges and room and board, if provided by the school. Any remainder will be paid to you for your other education-related expenses.

To meet your financial need, each school you list on the FAFSA will send you a notice of the types and amounts of aid you're eligible to receive. **Financial need** is the difference between your school's **cost of attendance** (including living expenses), as calculated by your school, and your **EFC**.

The amount of your financial aid award will be affected by whether you're a full-time or part-time student and whether you attend school for a full academic year or less.

If you believe that you have unusual circumstances that should be taken into account in determining your financial need, contact the financial aid administrator at the school awarding your aid. Unusual circumstances might include extremely high medical or dental expenses or a significant change in income from one year to the next. **Please note that the financial aid administrator's decision is final and cannot be appealed to the U.S. Department of Education.**

The Application Questions

Overview

The next section will guide you step-by-step through the application questions. If you are using *FAFSA on the Web*, you will be asked to either key in your answers or use the drop-down menus to select your answers as you progress through the Web site. If you are filing a PDF or paper FAFSA, use the Notes pages as a guide to write or fill in the answers on the six-page application.

If you are completing *FAFSA on the Web*, you will notice that some of the questions do not appear in numerical order. This is to accommodate the skip logic functionality of the Web site. Skip logic requires you to answer pertinent questions and based on the answers to those questions, you may be allowed to skip other questions and complete the application faster. For reference, the number of each paper FAFSA question is shown in parentheses behind the online question.

FAFSA on the Web offers the *FAFSA on the Web Worksheet* to help you prepare to complete the FAFSA online. We suggest that you print a copy of the worksheet and write your answers down on the worksheet so that you can easily transfer the data from the worksheet to the Web when you begin completing the FAFSA online.

As previously mentioned, *FAFSA on the Web* filers may be able to skip some questions based on their answers to earlier questions. You might qualify if, for example, you (and your parents, if you are a dependent student) don't have income over a certain amount **and** filed, or were eligible to file, an IRS Form 1040A or 1040EZ (that is, not required to file an IRS Form 1040). If you are able to skip certain questions, *FAFSA on the Web* will only display the questions you need to answer. However, you will also have the option to answer all questions since some states and schools require this information anyway.

Questions 1-32 (All applicants must complete)

Purpose: These questions collect personal identification information (name, telephone number, address, Social Security number and so on). Also included is a question about citizenship status because you must be a U.S. citizen or eligible noncitizen to receive federal student aid.

Questions 1-13

1-3. Name. You are required to provide your name. The Department of Education matches each name and Social Security number (SSN) with the Social Security Administration (SSA). Therefore, the name provided for this question should match the name on your Social Security card. If you use a name (such as a nickname) other than the name on your Social Security card, you will be asked to correct the inconsistency, and there might be a delay in the awarding of your aid.

4-7. Permanent mailing address. You are required to provide a permanent home mailing address (not a school or office address).

An incarcerated student may use his or her school's administrative address. If such a student uses a school's administrative address, the school's financial aid administrator (FAA) must include a letter with the FAFSA indicating that the student is incarcerated and is therefore using the school's address.

Use the following table to determine the two-character code for your state, territory, province or country.

Alabama	AL
Alaska	AK
Alberta	AB
American Samoa	AS
Arizona	AZ
Arkansas	AR
Armed Forces - Americas	AA
Armed Forces - Europe	AE
Armed Forces - Pacific	AP
British Columbia	BC
California	CA
Canada	CN
Colorado	CO
Connecticut	CT
Delaware	DE
District of Columbia	DC
Federated States of Micronesia	FM
Florida	FL
Georgia	GA
Guam	GU
Hawaii	HI
Idaho	ID
Illinois	IL
Indiana	IN
Iowa	IA
Kansas	KS
Kentucky	KY
Louisiana	LA
Maine	ME
Manitoba	MB
Marshall Islands	MH
Maryland	MD
Massachusetts	MA
Mexico	MX
Michigan	MI
Minnesota	MN
Mississippi	MS
Missouri	MO
Montana	MT
Nebraska	NE
Nevada	NV
Newfoundland	NF
Newfoundland/Labrador	NL
New Brunswick	NB
New Hampshire	NH

New Jersey	NJ
New Mexico	NM
New York	NY
North Carolina	NC
North Dakota	ND
Northern Mariana Islands	MP
Northwest Territories	NT
Nova Scotia	NS
Nunavut	NU
Ohio	OH
Oklahoma	OK
Ontario	ON
Oregon	OR
Palau	PW
Pennsylvania	PA
Prince Edward Island	PE
Puerto Rico	PR
Quebec	PQ, QC
Rhode Island	RI
Saskatchewan	SK
South Carolina	SC
South Dakota	SD
Tennessee	TN
Texas	TX
Utah	UT
Vermont	VT
Virgin Islands	VI
Virginia	VA
Washington	WA
West Virginia	WV
Wisconsin	WI
Wyoming	WY
Yukon	YT

8. Social Security number. You are required to provide a Social Security number (SSN). The [Privacy Act](#) statement gives information about how your SSN may be used.

The **one exception to the SSN requirement** is for students from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau. If you are from one of these areas, you are not required to have an SSN. Instead, you are required to enter “888” for this question and the system will assign the remaining six digits while processing your application.

If you do not have an SSN or need a replacement Social Security card, contact your local Social Security office. For additional information (in English or Spanish), you can call the SSA at 1-800-772-1213 (1-800-325-0778 - TTY)—or go to its Web site at www.ssa.gov.

9. Your date of birth. You are required to provide your date of birth. Enter in the appropriate boxes of the paper FAFSA the month, day and year in which you were born (formatted as MMDDYYYY). The “19” part of the year is pre-printed on the paper forms. Do not use dashes on either the Web or paper applications. For example, if you were born on April 1, 1990, you would enter 04011990.

10. Your permanent telephone number. Enter your permanent telephone number where you can be contacted. Follow the instructions showing how to enter the number. For example, parentheses and dashes are used on the paper forms: (202) 555-1212; however, on *FAFSA on the Web*, you would enter 2025551212.

11-12. Your driver’s license number and state. Enter your driver’s license number. If you do not have a driver’s license, leave Questions 11 and 12 blank.

13. Your e-mail address. Enter your e-mail address if you want to receive your information electronically. You will receive an e-mail with a link to your SAR data within 3-5 days after your FAFSA is processed.

If you do not have an e-mail address or prefer to receive your information by postal mail, leave this question blank. In this case, all notifications will be mailed to your permanent mailing address. This process can take up to 2 to 3 weeks to receive your SAR and other notifications.

Questions 14-31

14. Citizenship status. You are required to indicate your citizenship status. If you are completing a paper or PDF FAFSA, fill in the appropriate circle. On *FAFSA on the Web*, select your citizenship status by using the drop-down menu.

Note: Only U.S. citizens and eligible noncitizens are eligible to receive federal student aid.

For financial aid purposes, an **eligible noncitizen** is one of the following:

- A U.S. permanent resident who has a Permanent Resident Card (I-551 or I-151) (also known as a green card)
- A conditional permanent resident (I-551C)
- A noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security (DHS) (specifically, the U.S. Citizenship and Immigration Services) showing any one of the following designations: “Refugee,” “Asylum Granted,” “Paroled” (the I-94 must confirm ‘paroled for a minimum of 1-year and status’ has not expired), “Conditional Entrant”(valid only if issued before April 1, 1980) or “Cuban-Haitian Entrant, status pending”
- A student also may qualify as an eligible noncitizen if he or she holds a T-visa (for victims of human trafficking) or if his or her parent holds a T-1 visa.

If you are neither a U.S. **citizen nor an eligible noncitizen**, you are not eligible for federal student aid; for example, you are not eligible if you are in the U.S. on one of the following:

- An F-1, F-2 or M-1 student visa
- A J-1 or J-2 exchange visitor visa
- A B-1 or B-2 visitor visa
- A G series visa (pertaining to international organizations)
- An H series or L series visa (allowing temporary employment in the U.S.)
- A “Notice of Approval to Apply for Permanent Residence” (I-171 or I-464)
- An I-94 stamped “Temporary Protected Status”

However, if your citizenship status has changed from a noncitizen to a citizen and you have not informed the Social Security Administration (SSA), contact the SSA to update your status. Otherwise, the SSA may report that you are not a citizen, and you will have to provide citizenship documentation before receiving aid.

If you are an **ineligible** noncitizen, we still encourage you to complete the FAFSA and submit it for processing because you may be eligible for state or institutional aid. Please note that if you do not have a Social Security number, your FAFSA will not be processed. You should contact your school for information on how to proceed.

15. Alien Registration Number (A-Number). You are required to provide your A-Number if you are an eligible noncitizen. Enter your eight- or nine-digit A-Number. Leave the first space blank if you have an eight-digit A-Number. The Department of Education will check with the Department of Homeland Security (DHS) to confirm your A-Number and your eligible noncitizen status.

If you answered “No, I am not a citizen or eligible noncitizen” to Question 14, do not provide an A-Number in this question.

16. Marital status. You are required to provide your marital status as of the date the application is signed. Your marital status directly affects how your income and assets are treated in the EFC calculation. If your marital status changes after you sign your application, you must not change this information.

17. Date of marital status. Enter the date (the month and the year) you were married, divorced, separated or widowed. If you never married, leave this question blank.

18. State of legal residence. You are required to provide your state of legal residence. If you are a dependent student, the state of legal residence is usually the state in which your parents live. If you moved from your family’s state of residence into a state for the sole purpose of attending a school, do not count the state to which you moved as your legal residence.

Your state of legal residence is used in the EFC calculation to determine the appropriate allowance for state and other taxes paid by that state’s residents. In addition, this information is required so that the Department can send your FAFSA information to the state agency in your state of legal residence. State programs may use the information provided on your FAFSA to determine your eligibility for state aid.

19. Legal resident before January 1, 2004. Select “Yes” if you become a resident of your state before January 1, 2004 or “No” if you become a resident of your state on or after January 1, 2004. States have varying criteria for determining whether you are a resident for purposes of **state** financial aid. However, if you established a true, fixed, and permanent home in any state more than four years ago, you will meet its residency criteria.

20. Date (month and year) of legal residence. If you answered “No” to Question 19, provide the month and year you became a legal resident of your state. The state will use this information to determine whether you meet its specific residency criteria for state aid.

21. Are you male or female? You are required to indicate whether you are male or female. This information is needed because male students are matched with the Selective Service Administration.

22. Selective Service registration. Only male students should answer. If you are male, 18 through 25 years of age, and have not registered with Selective Service, you can answer “Register me” and Selective Service will register you. You can also register on the Web at www.sss.gov.

Note: Most males, age 18 through 25 must be registered with Selective Service to be eligible for federal student aid.

If you believe that you are not required to register, call the Selective Service office at 1-847-688-6888 for information regarding exemptions.

23. Illegal Drug Offenses. Do not leave this question blank. Answer “No” if you have never received federal student aid.

However, if you have a drug conviction for an offense that occurred while you were receiving federal student aid (grants, loans, or work-study) answer “Yes” and if you are completing a paper FAFSA, you will receive a Student Eligibility Worksheet in the mail with your SAR. You can use the worksheet to determine whether the conviction affects your eligibility for federal student aid.

If you file on the Web and answer “Yes” to this question if you have a drug conviction for an offense that occurred while you were receiving federal student aid (grants, loans, or work-study), you will automatically be presented with an online Student Eligibility Worksheet to complete. Once you complete the worksheet, you will receive the results of your current eligibility status immediately. The information you provide on the Web-based worksheet will pre-populate the answer to Question 23 on the *FAFSA on the Web* application, and the data on the worksheet is not retained in our system.

If you have a conviction for a drug offense (you were found guilty), you should still complete and submit the FAFSA because even if you are ineligible for federal student aid, you might still be eligible for state or institutional aid. Many states and schools use the data supplied by the FAFSA to determine students’ eligibility for aid from those non-federal entities.

24-25. Father’s/mother’s highest school level. Indicate your father’s/mother’s highest level of schooling. “Father” and “mother” in these questions mean your birth parents or adoptive parents, but not stepparents or foster parents. If you don’t know the answer, select or fill in “Other/unknown.” These questions do not affect your eligibility for federal student aid. Some state and institutional programs use the information provided here to offer aid to first-generation college students.

Note that **this definition of parents is unique to these two questions**. All other questions use the definition given on page 9 of the paper form and elsewhere on this site (see Questions 61-95).

26. High school diploma/GED/Home Schooled/None of the above. You are required to indicate your high school completion status or its equivalent before beginning the 2009-2010 school year. Choose from the following:

High school diploma
General Educational Development (GED) certificate
Home schooled
None of the above

27. 1st bachelor's degree. You must answer “Yes” to this question if you have (or will have by July 1, 2009) a degree from a school in the U.S., or an equivalent degree from a school in another country. This question has a direct bearing on your eligibility for Federal Pell Grants, Academic Competitiveness Grants, National Science and Mathematics Access to Retain Talent Grants (National SMART Grants), and Federal Supplemental Educational Opportunity Grants, which are restricted to students who have not yet received bachelor's degrees. (The only exception is that certain students who already have a bachelor's degree and are now taking courses for teacher certification may receive a Federal Pell Grant.) If you incorrectly answer “Yes” to this question, you will be ineligible for a Federal Pell Grant unless a correction is made. Answer “No” to this question if you have not yet earned a bachelor's degree.

Also, if you attend two different schools during the same enrollment period, you must notify the financial aid administrators (FAAs) at both schools. If you are eligible for a Federal Pell Grant, you may receive it for only one school during the same enrollment period.

28. Grade level during 2009-2010 school year. Choose from the following:

Never attended college & 1st-year undergraduate (high school seniors and/or first-time students should choose this grade level)
Attended college before/1st-year undergraduate
2nd-year undergraduate/sophomore
3rd-year undergraduate/junior
4th-year undergraduate/senior
5th-year/other undergraduate
1st-year graduate/professional
Continuing graduate/professional or beyond

Grade level does not mean the number of years you have attended college. It means grade level in regard to completing your degree/certificate. (For example, if you are enrolled less than full time, it will take longer for you to reach the same grade level than for a full-time student.)

29. Degree or certificate. Choose from the following to indicate the expected degree or certificate you will be working on during the 2009-2010 school year. If your degree or

certificate does not fit any of these categories, or if you are undecided, choose “Other/undecided.”

1st bachelor’s degree
2nd bachelor’s degree
Associate degree (occupational or technical program)
Associate degree (general educational or transfer program)
Certificate or diploma for completing an occupational, technical or educational program of less than two years
Certificate or diploma for completing an occupational, technical or educational program of at least two years
Teaching credential (non-degree program)
Graduate or professional degree
Other/undecided

30. Expected enrollment status at start of 2009-2010. Choose from the following:

Full time
Three-quarter time
Half time
Less-than-half time
Don’t know

You should enter your expected enrollment status at the start of the 2009-10 school year. If applying to more than one school, you should provide the enrollment status and school terms that apply to the school you are most likely to attend.

For undergraduates, “full time” generally means taking at least 12 credit hours in a term or 24 clock hours per week. “Three-quarter time” generally means taking at least 9 credit hours in a term or 18 clock hours per week. “Half time” generally means taking at least 6 credit hours in a term or 12 clock hours per week.

31. In addition to grants, are you interested in being considered for work-study or student loans? Choose from the following:

Work-study (student aid that you earn through work)
Student loans (which you must pay back)
Both work-study and student loans
Neither
Don’t know

Many schools use the information from this question to determine what types of aid to award. If you are not sure, we encourage you to select “Both work-study and student loans.” You will then be considered for all types of aid that are available. You can decline any aid that is awarded.

32. Are you planning to complete coursework necessary to become an elementary or secondary school teacher, either now or in the future? The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program provides grants to students enrolled in a participating college who intend to teach in a public or private elementary or secondary school that serves students from low-income families.

Answer “Yes” to learn more about the TEACH Grant. A “Yes” answer indicates to the schools listed on your FAFSA that you are interested in completing the necessary coursework to become a teacher. Answering ‘Yes’ to this question does not guarantee you will obtain aid from the new federal program.

Answer “No” if you are not interested in the TEACH Grant. Answer “Don’t Know” if you are not sure, but would like more information about the TEACH Grant.

You can find out more about the TEACH Grant at www.teachgrant.ed.gov.

Questions 33-60 (All applicants must complete)

Instructions

Purpose: All students (dependent and independent) must provide their financial information for these questions. The EFC calculation, determined by a formula specified by law, uses a family’s income, assets, exemptions and household size to determine whether the family has discretionary income. If the family has discretionary income, a portion, and only a portion, of that income is included in the EFC as available for the student’s educational costs.

How to complete the income tax section

It is best to use a completed 2008 income tax return to fill out this application. However, if you do not have a completed tax return, you should calculate your adjusted gross income (AGI) and taxes paid using the applicable IRS instructions. You can get the instructions and the appropriate tax form at a public library or download them in Portable Document Format (PDF) from www.irs.gov/formspubs/index.html.

When your application is compared with the tax return actually filed, the financial information must agree. If there are differences, you should correct the information using *Corrections on the Web* or by correcting your paper SAR and mailing it back to the FAFSA processor.

Even if you (and your spouse) **are not required to file a 2008 income tax return**, you will need to calculate your earnings for the year. Use W-2 forms and other records to answer the questions in this section.

If an answer is zero or a question does not apply to you, enter 0 (zero). Do not leave any of these questions blank.

For the 2009-10 FAFSA, you will use 2008 tax information to answer the income tax questions. The income tax questions give 2008 Internal Revenue Service (IRS) tax form line references.

If you are **married** at the time you submit the FAFSA, even if you were not married in 2008, both your **and** your spouse's income, assets and exemptions must be reported. If you and your spouse filed (or will file) **separate tax returns** for 2008, be sure to include the combined information from both returns on the FAFSA.

If you are single, divorced, separated or widowed, you must answer the questions for yourself only and ignore the references on the FAFSA to "spouse."

If you are **divorced, separated or widowed** but filed (or will file) a joint tax return for 2008, you must give only your portion of the exemptions, income and taxes paid for the income and asset questions.

Use the information from one of the following 2008 income tax forms to complete the FAFSA in the same manner as U.S. tax information: the income tax return required by Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia, or Palau. The amounts on these returns are already reported in U.S. dollars.

Foreign income

Income earned in a foreign country is treated the same as income earned in the U.S. Convert all figures to U.S. dollars, using the exchange rate in effect on the day you fill out the FAFSA. You can find information on current exchange rates at www.federalreserve.gov/releases/h10/update.

Include the value of any taxes paid to the foreign government in the "U.S. income tax paid" line item. If income earned in the foreign country was not taxed by the central government of that country and was not subject to the foreign income exclusion based on filing an IRS Form 2555 or 2555EZ, the income must be reported as untaxed income in Question 47(i).

In many cases, if you file a return with the IRS for a year in which foreign income was earned, a portion of the foreign income can be excluded on IRS Form 2555 for U.S. tax purposes. The figure reported on line 45 of Form 2555 (or line 18 of Form 2555EZ) should not be reported in Question 47(i).

Questions 33-35

33. Filing return. Indicate whether you have already completed, are going to complete, or will not file a tax return for 2008.

34. Type of return filed. Indicate which tax form you filed or will file for 2008.

35. Eligible to file a 1040A or 1040EZ. Indicate your eligibility to file one of these forms (even if you filed or will fill a 2008 IRS Form 1040).

Answer “Yes” if you

- make less than \$100,000,
- do not itemize deductions,
- do not receive income from your own business or farm, and
- do not receive alimony.

Also answer “Yes” if you

- filed a 1040 only to claim Hope or Lifetime Learning credits and you would have otherwise been eligible to file a 1040A or 1040EZ, or
- filed a 1040 and were not required to file a tax return.

Answer “No” if you

- itemize deductions,
- are self-employed,
- receive alimony, or
- are required to file Schedule D for capital gains.

36. Adjusted Gross Income. Provide your (and your spouse’s) adjusted gross income (AGI) for 2008. AGI is found on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4. If you have not completed a 2008 tax form, you should calculate your AGI using the instructions for the applicable IRS form. You can get the instructions and the form at a public library or download them in Portable Document Format (PDF) from www.irs.gov/formspubs/index.html.

Note: AGI includes more than just wages earned; for example, it also includes interest, dividends, alimony, taxable portions of Social Security, and business income.

37. Income tax. Enter your (and your spouse’s) 2008 income tax from IRS Form 104—line 56; 1040A—line 35; or 1040 EZ—line 11. Do **not** copy the amount of federal income tax **withheld** from a W-2 Form. Do not include any FICA, self-employment or other taxes. If you did not pay any income tax for 2008, enter zero (0).

38. Exemptions. Enter your (and your spouse’s) exemptions for 2008. Exemptions are on IRS Form 1040—line 6d or 1040A—line 6d. If you checked the “You” or “Spouse” box

on 1040EZ—line 5, use 1040EZ worksheet line F to determine the number of exemptions (\$3,500 equals one exemption). If you didn't check either box on line 5, you should enter "01" if single or "02" if married.

If you are divorced, separated, or widowed, and have filed or will file a joint tax return for 2008, you should give only your portion of the exemptions.

39. Student's income earned from working. Enter your 2008 income earned from work (wages, salaries, tips). The amount reported here will receive certain income allowances (deductions) from your income for necessary expenses (such as taxes and basic living costs).

40. Spouse's income earned from working. Enter your spouse's 2008 income earned from work (wages, salaries, tips). The amount reported here will receive certain income allowances (deductions) from your income for necessary expenses (such as taxes and basic living costs).

If you filed (or will file) a tax return, you should include **your share only** from IRS form 1040—lines 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; 1040EZ - line 1. Even if you filed a joint return, you must report your and your spouse's earnings **separately**.

If you filed a tax return using other than an IRS form, such as a foreign or Puerto Rican tax form, you should report on the FAFSA the amounts (converted to U.S. dollars) from the lines of the non-IRS form that correspond most closely to those on the IRS forms.

If you did not file a tax return, you should report your earnings from work in 2008. You can find this information on your W-2 Form(s).

Questions 41-43

Student Asset Information Instructions

An asset is defined as property that has an exchange value. The purpose of collecting asset information is to determine whether your family's assets are substantial enough to support a contribution toward your cost of attendance (COA). Only the net asset value is counted in the need analysis. To determine the net value of any asset, you first determine the market value of the asset and reduce the value by the amount of debt against that asset. The result is the net value of the asset.

Ownership of an asset

Ownership of an asset may be divided or contested in several situations:

- **Part ownership of asset.** If you (or your spouse) own an asset with others and therefore only own a portion or percentage of the asset, you (or your spouse)

should report the net asset value that represents only your share of the asset owned. You would determine the current market value of the asset, reduce the value by any outstanding debt, and then multiply the net asset value by your ownership percentage. This result is then reported on the FAFSA.

- **Contested ownership.** An asset should not be reported if its ownership is being legally contested. For instance, if you and your spouse are separated and you may not sell or borrow against jointly owned property that is being contested, the FAFSA information you report would not list any value for the property or any debts against it. If ownership of the asset is resolved after the initial application is filed, you may not update this information. However, if ownership of the property is not being contested, you would report the property as an asset.
- **Lien against asset.** If there is a lien or imminent foreclosure against an asset, the asset would still be reported on the FAFSA until the party holding the lien or making the foreclosure completes legal action to take possession of the asset. If the status of the property changes after the application is filed, you may not update the asset information.

Assets that are not reported

Below are examples of assets that are not reported:

- **Principal place of residence/family farm.** Your principal place of residence is not reported as an asset. Neither is your family farm if the farm is your principal place of residence and your family “materially participated in the farm’s operation.”
- **A small business with 100 or fewer employees.** If your family owns and controls more than 50 percent of a small business that has 100 or fewer full-time or full-time equivalent employees, do not report the net value of the business as an asset. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.
- **Personal possessions.** Do not report possessions such as a car, a stereo, clothes or furniture. By the same token, personal debts such as credit card debt cannot be reported.
- **Pensions and Whole Life Insurance.** The cash value or built-up equity of a life insurance policy (often referred to as a whole-life policy) isn’t reported as an asset. The income distributed to the beneficiary must be reported as income.
- **Excluded Assets From Native American Students.** Do not report any property received under the Per Capita Act or the Distribution of Judgment Funds Act (25 United States Code [USC] 1401, et seq.), the Alaska Native Claims Settlement

Act (43 USC 1601, et seq.), or the Maine Indian Claims Settlement Act (25 USC 1721, et seq.).

Investments

Rental properties. Generally, rental properties must be reported as investment assets rather than as business assets. To be reported as a business, a rental property would have to be part of a formally recognized business. (Usually such a business would provide additional services, such as regular cleaning, linen or maid service.)

“Take-back” mortgages. In a “take-back” mortgage, the seller takes back a portion of the mortgage from the buyer and arranges for the buyer to repay that portion of the mortgage to the seller. For IRS purposes, the seller must report the interest portion of any payments received from the buyer on Schedule B of IRS Form 1040. If an amount is reported on Schedule B, the family should report the outstanding balance of the remaining mortgage on the FAFSA as an investment asset.

Trust funds. If trust funds are in your (or your spouse’s) name, they should be reported as your (or your spouse’s) asset on the application. In the case of divorce or separation, where the trust is owned jointly and ownership is not being contested, the property and the debt are equally divided between the owners for reporting purposes, unless the terms of the trust specify some other method of division.

How the trust must be reported varies according to whether you (or your spouse) receive or will receive the interest income, the trust principal or both. If you (or your spouse) receive only interest from the trust, any interest received in the base year must be reported as income. Even if interest accumulates in the trust and is not paid out during the year, if you will receive the interest, you must report an asset value for the interest you will receive in the future. The trust officer can usually calculate the present value of the interest you will receive while the trust exists. This value represents the amount a third person would be willing to pay to receive the interest income you (or your spouse) will receive from the trust in the future.

The present value of the principal is the amount a third person would pay at present for the right to receive the principal when the trust ends (basically, the amount you would have to deposit now to receive the amount of the principal when the trust ends, including the accumulated interest). Again, the trust officer can calculate the present value.

As a general rule, you must report the present value of the trust as an asset, even if your (the beneficiary’s) access to the trust is restricted. If the creator of a trust has voluntarily placed restrictions on the use of the trust, then you should report the trust in the same manner as if there were no restrictions. However, if a trust has been restricted by court order, you should not report it as an asset. An example of such a restricted trust is one set up by court order to pay for future surgery for the victim of a car accident.

Student Asset Information Questions

If you are eligible to skip these questions, but you choose to answer them on the Web or on paper, answering these questions will not affect your eligibility to receive Federal Student Aid, such as a Federal Pell Grant.

41. Total current balance of cash, savings, and checking accounts. Include the balance of your (and your spouse's) savings and checking accounts **as of the date the FAFSA is completed**. Do not include student financial aid.

42. Net worth of investments. Net worth means current value minus current debt. Investments include real estate such as rental property, land and second or summer homes. Do not include your primary place of residence (that is, your home). Include the value of any multifamily dwellings that you own, except that you must exclude the portion of the value of a dwelling that is your principal residence. Investments also include trust funds, Uniform Transfers to Minors Act (UTMA)/Uniform Gifts to Minors Act (UGMA) Custodial Accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, Coverdell savings accounts, 529 college savings plans, the refund value of 529 prepaid tuition plans, installment and land sale contracts (including mortgages held), commodities, etc. Do not include the value of life insurance and retirement plans (401[k] plans, pension funds, annuities, non-Education IRAs, Keogh plans, etc.).

You should report the value of all qualified educational benefits or education savings accounts, such as Coverdell savings account, 529 college savings plan or the refund value of a 529 prepaid tuition plan in Question 42 if you or your spouse own the account and you are not reporting parental information on this application.

If you are a dependent student who owns qualified educational benefits or education savings accounts, such as Coverdell Savings Accounts, 529 College Savings Plans, or the refund value of 529 prepaid tuition plans, you must report the values in Question 92, along with your parents' asset information.

Investment Value – Investment Debt = Net Worth of Investments

If you (and your spouse) own real estate or investments other than your principal residence, their value equals the amount they are worth today.

Investment debt equals how much you (and/or your spouse) owe on real estate and investments other than your principal residence. Investment debt means only those debts that are related to the investments.

Subtract the amount of debt on these assets from their value to determine the net worth of the asset. Indicate this amount in **Question 42** for net worth of investments.

43. Net worth of business and/or investment farm. Business or farm value includes the current market value of land, buildings, machinery, equipment, inventory, etc. Do not include your primary home. Do not include the net worth of a family owned and controlled small business with no more than 100 full-time or full-time equivalent employees.

Business/Farm Value – Business/Farm Debt = Net Worth of Business/Farm

For business or investment farm value, first figure out how much the business or farm is worth today. An investment farm is a farming business where the student (and/or spouse, if married) does not reside on the farm, nor do they materially operate the farm.

Business or investment farm debts are what you (and/or your spouse) owe on the business or farm. Include only debts for which the business or farm was used as collateral.

Subtract the amount of debt from the value. Indicate this amount in Question 43 for net worth of business and/or investment farm.

To report current market value for a business, you must use the amount for which the business could sell as of the date of the application. Also, if you are not the sole owner of the business, you should report only your share of its value and debt.

Questions 44-45 (Veterans' Education Benefits)

44. Veterans' Education Benefits. Indicate if you will receive veterans' educational benefits from July 1, 2009 to June 30, 2010. If you will not receive veterans' education benefits, skip to Question 46.

45. Type of veterans' education benefits. If you answered "Yes" to Question 44, indicate the type of benefits you will receive. Enter the correct number from the pull-down menu on the *FAFSA on the Web* application or in the box on the paper application.

Enter:	For:
1	Montgomery GI Bill—Active Duty (Chapter 30)
2	Post 9/11 GI Bill (Chapter 33)
3	Montgomery GI Bill—Selected Reserve (Chapter 1606)
4	Reserve Educational Assistance Program (Chapter 1607)
5	Vocational Rehabilitation and Employment (Chapter 31)
6	Dependents' Education Assistance (Chapter 35)
7	Any other type of veterans education benefits

Note that the financial aid administrator at your college will need you to provide information about the amount of education benefits you received.

Note Change: Worksheets A, B, and C (for students/spouses) no longer exist. Worksheet A was eliminated and the individual items from Worksheets B and C have been incorporated into Questions 46 and 47 below.

46. Student's 2008 Additional Financial Information. Enter the combined amounts for you and your spouse.

- a. Education credits.** Enter the total amount of Hope and Lifetime Learning credits you (or your spouse) received from Form 1040—line 50 or 1040A—line 31. The Hope and Lifetime Learning tax credits benefit students or parents who pay tuition and related expenses for attendance at least half time in a degree-granting program. These tax credits are subtracted directly from the total federal tax on a tax return. For more information about these tax credits, visit the IRS Web site at www.irs.gov/pub/irs-pdf/p970.pdf.
- b. Child support payments.** Enter any child support payments paid by you (or your spouse) because of divorce, separation, or as a result of a legal requirement. Do not include support for children in your household, as reported in the “number in household” question on the FAFSA (Question 96 for independent students). For purposes of the FAFSA, a child is a member of your household if you provide more than half of the child's support, whether the child lives with you or not.
- c. Taxable earnings from need-based employment programs.** Enter earnings from any need-based work programs including Federal Work-Study and need-based employment portions of fellowships and assistantships.
- d. Student grants and other awards.** Enter any student grant and scholarship aid reported to the IRS in your AGI. This includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.
- e. Combat Pay or Special Combat Pay.** Enter only the amount that was taxable and included in your adjusted gross income. Do not enter untaxed combat pay reported on the W-2 (Box 12, Code Q).

47. Student's 2008 Untaxed Income. Enter the combined amounts for you and your spouse.

- a. Payments to tax-deferred pension and savings plans.** Enter amounts paid into tax-sheltered or deferred annuities (whether paid directly or withheld from earnings), including—but not limited to—amounts reported on the W-2 Form, in Boxes 12a through 12d, codes D, E, F, G, H, and S. You must include untaxed portions of 401(k) and 403(b) plans. Note that **employer contributions to tax-deferred pension and savings plans should not be reported** on the FAFSA as an untaxed benefit.

- b. IRA and other plans.** Enter the amount of IRA deductions and payments to self-employed Simplified Employee Pension (SEP), Savings Incentive Match Plan for Employees (SIMPLE) and Keogh and other qualified plans. These plan payments can be found on IRS 1040—total of lines 28 + 32 or 1040A—line 17.
- c. Child support received.** Enter the amount of child support you received for all children during 2008. Do not include foster care or adoption payments.
- d. Tax-exempt interest income.** Enter the total amount of tax-exempt interest income you (and your spouse) earned in 2008, as reported on Form 1040—line 8b or 1040A—line 8b.
- e. Untaxed portions of IRA distributions.** This amount can be calculated from IRS Form 1040 (line 15a minus 15b) or 1040A (line 11a minus 11b). Exclude rollovers. If the result is a negative number, enter a zero here.
- f. Untaxed portions of pensions.** This amount can be calculated from IRS Form 1040 (line 16a minus 16b) or 1040A (line 12a minus 12b). Exclude rollovers. If the result is a negative number, enter a zero here.
- g. Housing, food and other living allowances.** Enter the amount of housing, food and other living allowances provided to you or your spouse. These allowances must be reported when they are part of a compensation package that some people, particularly clergy and military personnel, receive for their jobs. Include cash payments and cash value of benefits. If you received free room and board for a job that was not awarded as federal student aid, you must report the value of the room and board as untaxed income. (This category, “housing allowances,” excludes rent subsidies for low-income housing.)
- h. Veterans’ noneducation benefits.** Enter the total amount of veterans’ noneducation benefits you received. Include Disability, Death Pension, Dependency and Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.
- i. Other untaxed income and benefits.** Enter untaxed income or benefits not reported such as worker’s compensation or disability benefits.

Don’t include student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.

- j. Money received.** Enter the amount of any cash support you received from a friend or relative (other than your parents, if you are a dependent student). Cash support includes payments made on your behalf. For instance, if your aunt pays

your rent or utility bill that you would otherwise be obligated to pay yourself, you must report those payments here.

Certain income and benefits should **not** be reported in Questions 46 and 47:

- **Student financial aid.** Student aid received is already taken into account when a school packages your aid. However, work-study earnings must be reported as taxed income in the income questions of the Student's Income and Assets section.
- **Food stamps and other programs.** Benefits received from federal, state, or local governments from the following programs are not counted as untaxed income: the Food Stamp Program; Special Supplemental Nutrition Program for Women, Infants and Children (WIC); Food Distribution Program; Commodity Supplemental Food Program; National School Lunch and School Breakfast Programs; Summer Food Service Program; and Special Milk Program for Children.
- **Dependent Assistance.** You may be eligible to exclude a limited amount of benefits received for dependent care assistance if certain requirements are met. Generally, up to \$5,000 of benefits may be excluded from an employee's gross income, or \$2,500 for a married employee who files a separate return from his or her spouse. This exclusion cannot exceed the employee's (or his or her spouse's) earned income. (Note: Some states provide reimbursement for childcare expenses incurred by welfare recipients through Temporary Assistance for Needy Families [TANF]. You must report this on the application because you bill the state for the amount of childcare costs incurred while on welfare and are reimbursed on that basis.)
- **Per capita payments to Native Americans.** You should not report individual per capita payments received in 2008 from the Per Capita Act or the Distribution of Judgment Funds Act unless any individual payment exceeds \$2,000. Thus, if an individual payment were \$1,500, you would not report it on your application. However, if a payment were \$2,500, you would report the amount that exceeds \$2,000: \$500.
- **Heating/fuel assistance.** Exclude from consideration as income or resources any payments or allowances received under the Low-Income Home Energy Assistance Program (LIHEAP). (Note: Payments under the LIHEAP are made through state programs that may have different names.)

Questions 48-60 (Dependency questions – All applicants must complete)

These questions appear in Step 2 of the online FAFSA (*FAFSA on the Web*) or in Step Three of the PDF or paper FAFSA.

Purpose: These questions are used to determine, according to law, whether you are a dependent or an independent student for purposes of calculating an EFC. If you answer “No” to all of these questions, you are a dependent student, even if you do not live with your parents. On a case-by-case basis, a financial aid administrator (FAA) may make an otherwise dependent student independent if he or she can document in the student’s file that the student’s individual circumstances warrant the decision. The reason must relate to that individual student and not to an entire class of students. **The FAA’s decision is final and cannot be appealed to the U.S. Department of Education.**

A dependent student moves on to Questions 61-95, and provides information about his or her parents in the purple areas of the paper FAFSA or in the area designated for parental income on *FAFSA on the Web*. An independent student skips Questions 61-95 and picks up with Question 96 and continues through to the end of the application. All students must complete the rest of the application from Question 104.a. through the end.

You must answer “Yes” or “No” to each of the following questions:

48. Were you born before January 1, 1986? Note that if you were born on January 1, 1986, you should answer “No.”

49. As of today, are you married? Answer “Yes” if you are legally married on the date you complete the application. As previously stated under the instructions for Question 16, marital status cannot be projected. “Married” does not mean living together unless your state recognizes your relationship as common-law marriage. Answer “Yes” if you are separated but not divorced.

50. At the beginning of the 2009-10 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, Ph.D., EdD, graduate certificate, etc.)? You should answer “Yes” if you will be enrolled in a master’s or doctorate program in the initial term you attend in 2009-10. If you will be finishing your bachelor’s degree in the initial term of the school year and then moving on to a master’s or doctorate you should first answer Question 50 as “No.” Once you have completed the undergraduate degree, this Question should be corrected to “Yes” and resubmitted. You should also notify your FAA.

A graduate or professional student is not eligible for a Federal Pell Grant, an ACG Grant, a National SMART Grant or Federal Supplemental Educational Opportunity Grant, so if you incorrectly report that you are a graduate or professional student, you will need to correct this answer to receive any of these federal grants as an undergraduate student who is otherwise eligible.

51. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? Answer “Yes” if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserve enlistee who is on active duty for other than state or training purposes. Answer “No” if you are a National Guard or Reserve enlistee who is on active duty for state or training purposes.

52. Are you a veteran of the U.S. Armed Forces? You should answer “Yes” if

- You have engaged in active duty in the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps or Coast Guard), or you were a member of the National Guard or Reserve who was called to active duty for purposes other than state or training purposes, or you were a cadet or midshipman at one of the service academies, **and**
- You were released under a condition other than dishonorable. Box 24 of the DD214 indicates the “Character of Service.” If anything other than “dishonorable” appears in that box, you should answer “Yes” to this question, as long as you were called to active service. There is no minimum amount of time the student has to have served to be considered a veteran for federal student aid purposes, but the service does have to be considered “active service.” If “dishonorable” appears in box 24, you must answer “No” to Question 52.

You should also answer “Yes” if you are not a veteran now but will be one by June 30, 2010.

You should answer “No” (you are not a veteran) if

- you have never engaged in active duty in the U.S. Armed Forces,
- you are currently an ROTC student or a cadet or midshipman at a service academy, or
- you are a National Guard or Reserve enlistee activated only for training purposes.

Note that if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2010, you should answer “No” to this particular question.

53. Do you have children who receive more than half of their support from you between July 1, 2009 and June 30, 2010? “Support” includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, and payment of school costs. An applicant whose unborn child will be born before the end of the award year (June 30, 2010) may answer “Yes” if the child will receive more than half of his or her support from you throughout the award year. Note that the support is the issue here; it does not matter whether the child lives with you or not.

54. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2010? Again, the FAFSA is asking about “support” that includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, and payment of school costs. In this question, the people supported must live with you throughout the award year.

55. At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent/ward of the court? You should answer “Yes” if you had no living parent (biological or adoptive) at any time since you turned age 13 or older, even if you are now adopted.

Answer “Yes” if you were in foster care at any time since you turned age 13, even if you are no longer in foster care as of today.

Answer “Yes” if you were a dependent or ward of the court at any time since you turned age 13, even if you are no longer a dependent or ward of the court as of today.

Note that the financial aid administrator at your school may require you to provide proof that you were in foster care or were a dependent/ward of the court.

56. Are you or were you an emancipated minor as determined by a court in your state of legal residence?

Answer “Yes” if you can provide a copy of a court’s decision that as of today you are an emancipated minor. Also answer “Yes” if you can provide a copy of a court’s decision that you were an emancipated minor immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court’s decision was issued.

Answer “No” if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult.

57. Are you or were you in legal guardianship as determined by a court in your state of legal residence?

Answer “Yes” if you can provide a copy of a court’s decision that as of today you are in legal guardianship. Also answer “Yes” if you can provide a copy of a court’s decision that you were in a legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence.

58. At any time on or after July 1, 2008, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?

59. At any time on or after July 1, 2008, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?

60. At any time on or after July 1, 2008, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless?

For Questions 58-60, answer “Yes” if you received a determination at any time on or after July 1, 2008, that you were an unaccompanied youth who was homeless, or for question 60, self-supporting and at risk of being homeless. Note that the financial aid administrator at your college may require you to provide a copy of the determination if you answered “Yes” to Question 58, 59, or 60.

You may be considered an unaccompanied homeless youth or be a youth who was self-supporting and at risk of being homeless even though you do not have a determination from the district liaison or the director of the programs cited in these questions. These officials only make these determinations if you are in high school or are receiving their services. If you are not in high school or receiving the services of these programs, your financial aid office can determine whether you should be considered an unaccompanied homeless youth or an unaccompanied youth who is self-supporting and at risk of being homeless.

You should contact your financial aid office for assistance if you do not have a determination but believe you are an unaccompanied youth who is homeless or are an unaccompanied youth providing for your own living expenses who is at risk of being homeless. If you are older than 21 but not yet 24, you should also contact your financial aid office if you are homeless or are self-supporting at risk of being homeless.

Answer “No” if you are not homeless, self-supporting and at risk of being homeless, or do not have a determination from a district liaison, director of a cited program, or your financial aid administrator.

Homeless means lacking fixed, regular, and adequate housing, which includes living in shelters, motels, or cars, or temporarily living with other people because you had nowhere else to go.

Unaccompanied means you are not living in the physical custody of your parent or guardian.

Youth means you are 21 years of age or younger or you are still enrolled in high school as of the day you sign this application.

If you answered “Yes” to any of the questions 48-60, you should now skip to Question 96. If you answered “No” to every one of these questions, continue with Question 61. If you are a health professions student, your school may require you to complete Questions 61-95 even if you answered “Yes” to any of the dependency questions.

Questions 61-95 (Dependent applicants must complete)

Purpose: Your parents must provide financial information for Questions 61-95 if you are a dependent student (i.e., if you answered “No” to every question from 48-60). The EFC calculation, determined by congressional formula, uses information from this part to

determine what portion of your parents' income and assets should be available to contribute to your educational cost of attendance.

Who is considered a parent?

The term "parent" is not restricted to biological parents. There are instances (such as when a grandparent legally adopts the applicant) in which a person other than a biological parent is treated as a parent, and in these instances, the parental questions on the application must be answered, since they apply to such an individual (or individuals).

If your parents are both living and married to each other, answer the questions about both of them.

If your parents are living together and have not been formally married but meet the criteria in their state for a common-law marriage, they should report their status as married on the application. If the state does not consider their situation to be a common-law marriage, then you should follow the rules for divorced parents. Check with the appropriate state agency concerning the definition of a common-law marriage.

A foster parent, legal guardian or a grandparent or other relative is not treated as a parent for purposes of filing a FAFSA unless that person has legally adopted the applicant. An adoptive parent is treated in the same manner as a biological parent on the FAFSA.

If one, but not both, of your parents has died, you should answer the parental questions about the surviving parent. Do not report any financial information for the deceased parent on the FAFSA. If the surviving parent dies after the FAFSA has been filed, you must submit a correction to Question 55, thus updating your dependency status to independent, and correct all other information as appropriate (e.g., you will no longer fill out Questions 61-95). If the surviving parent is remarried as of the date you complete the FAFSA, answer the questions about both that parent and the person he or she married (your stepparent).

If your parents are divorced (or separated—see below for more information), answer the questions about the parent you lived with more during the 12 months preceding the date you complete the FAFSA. If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the 12 months preceding the date you complete the FAFSA, or during the most recent year that you actually received support from a parent. If this parent has remarried as of the date you fill out the FAFSA, answer the questions on the remaining sections of the FAFSA about that parent and the person he or she married (your stepparent).

If your parents are **legally separated**, the same rules that apply for a divorced couple are used to determine which parent's information must be reported. A couple doesn't have to be legally separated in order to be considered separated for purposes of the FAFSA. The couple may consider themselves informally separated when one of the partners has

permanently left the household. If the partners live together, they can't be considered informally separated.

A stepparent is treated in the same manner as a biological parent if the stepparent is married, as of the date of application, to the biological parent whose information will be reported on the FAFSA, or if the stepparent has legally adopted you. There are no exceptions. Prenuptial agreements do not exempt the stepparent from providing required data on the FAFSA. Note that the stepparent's income information for the entire year prior to application, 2008, must be reported even if your parent and stepparent were not married until after the start of 2008, but were married prior to the date the FAFSA was completed.

Questions 61-81

61. Parents' marital status as of today. Enter your parents marital status as of the date the application is completed.

62. Month and year your parents were married, separated, divorced or widowed. Enter the month and year that your parents attained the status you provided in Question 61.

63. Father's/stepfather's Social Security number. Enter your father's or stepfather's Social Security number (SSN) (that is, enter the information for the same person whose financial information you are reporting). All dependent applicants must provide the Social Security number of the parent providing financial data on the application. The [Privacy Act](#) statement on the FAFSA explains how his SSN can be used. If your father doesn't have a Social Security number, enter 000-00-0000. *FAFSA on the Web* filers should enter the numbers without dashes.

64-66. Father's/stepfather's last name, first initial and date of birth. Enter your father's or stepfather's last name, first initial and date of birth (that is, enter the information for the same person (in Question 63) whose financial information you are reporting). Use the name found on his Social Security card. Your father's or stepfather's SSN, last name and first initial on the application must match the number and name on his Social Security card. For information on how to update or correct the name on his Social Security card, he can call the Social Security Administration (SSA) at 1-800-772-1213 or go to the SSA's Web site at www.ssa.gov.

67. Mother's/stepmother's Social Security number. Enter your mother's or stepmother's Social Security number (SSN) (that is, enter the information for the same person whose financial information you are reporting). All dependent applicants must provide the Social Security number of the parent providing financial data on the application. The [Privacy Act](#) statement gives information about how her SSN can be used. If your mother doesn't have a Social Security number, enter 000-00-0000. *FAFSA on the Web* filers should enter the number without dashes.

68-70. Mother's/stepmother's last name, first initial, and date of birth. Enter your mother's or stepmother's last name, first initial and date of birth (that is, enter the information for the same person (in Question 67) whose financial information you are reporting). Use the name found on her Social Security card. Your mother's or stepmother's SSN, last name, and first initial on the application must match the number and name on her Social Security card. For information on how to update or correct the name on her Social Security card, she can call the SSA at 1-800-772-1213 or go to their Web site at www.ssa.gov.

71. Your parents' e-mail address. Enter your parents' e-mail address if you want your parents to receive communications about your FAFSA electronically. For example, your parents will receive an e-mail notification when your FAFSA has been processed. The e-mail address will also be shared with your state and the colleges listed on your FAFSA.

72. State of legal residence. Indicate the two-letter abbreviation for your parents' current state of residence. Your parents' residence is their true, fixed, and permanent home. If your parents are separated or divorced, use the state of legal residence for the parent whose information is reported on the form. Use the [State Abbreviations](#) list to provide the abbreviation for your parents' state of legal residence. If your parents live in a foreign country, enter "FC" in the state abbreviation space.

73. Legal resident before 2004. Select "Yes" if your parents became residents of their state before January 1, 2004 or "No" if your parents became residents of their state on or after January 1, 2004. States have varying criteria for determining whether you are a resident for purposes of state financial aid. However, if you established a true, fixed, and permanent home in any state more than four years ago, you will meet the state's criteria.

74. Date (month and year) of legal residence. If your parents did not become legal residents of their state before January 1, 2004, provide the month and year legal residency began for the parent who has lived in the state the longest.

75. Number in parents' household. Enter the number of family members in your parents' household.

The following persons are included in your parents' household size:

- **You** (the student), even if you do not live with your parents.
- **Your parents** (the ones whose information is reported on the FAFSA).
- **Your parents' other children**, if your parents will provide more than half of their support from July 1, 2009 through June 30, 2010 or if the other children could answer "No" to every question in Questions 48-60.
- **Your parents' unborn child**, if that child will be born before July 1, 2010 and your parents will provide more than half of the child's support through the end of

the 2009-10 award year (June 30, 2010). (If there is a medical determination of a multiple birth, then all expected children can be included.)

- **Other people** (including your children and/or **your** unborn child due before July 1, 2010), **if** they live with and receive more than half of their support from your parents at the time of application and will continue to receive that support from July 1, 2009 through June 30, 2010.

To determine whether to include children in the household size, the “support” test is used (rather than a residency requirement) because there may be situations in which a parent supports a child who does not live with the parent, especially in cases where the parent is divorced or separated. In such cases, the parent who provides more than half of the child’s support may claim the child in his or her household size. It does not matter which parent claims the child as a dependent for tax purposes. If your parent receives benefits (such as Social Security or Temporary Assistance for Needy Families [TANF] payments) in the child’s name, these benefits must be counted as parental support to the child.

Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care and payment of school costs.

76. Number of college students in parents’ household. Enter the number of people from the parents’ household (in question 75) who are or will be enrolled in a postsecondary school in 2009-10. Count yourself as a college student. Include others only if they will be attending at least half time in an approved program during 2009-2010 that leads to a degree or certificate at a postsecondary school eligible to participate in any of the federal student aid programs.

Do not include your parents. Also do not include a student at a U.S. military academy because the family is not expected to contribute to that student’s postsecondary educational cost at the academy.

77-81. Benefits your parents (or anyone in your parents’ household) received during 2007 or 2008. If your parents (or anyone in your parents household) received benefits from any of the federal benefits programs shown in the boxes below, they should fill in the circles to the corresponding questions on the paper form or use the corresponding drop-down menus online. Use the instructions for Question 75 to identify who is included in your parents’ household. Answering these questions will not reduce your eligibility for student aid. Nor will it reduce your, your parents, or anyone in your parents’ household’s eligibility for these federal benefits.

Question:	Benefit:
77	Supplemental Security Income Program
78	Food Stamp Program
79	Free or Reduced Price School Lunch Program
80	Temporary Assistance for Needy Families (TANF)
81	Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

Instructions for Questions 82-93 (How to complete the income tax section)

It is best to use a completed 2008 income tax return to fill out this application. However, if your parents do not have a completed income tax return, they should calculate their adjusted gross income (AGI) and taxes paid using the applicable IRS instructions. The instructions and the appropriate tax form can be obtained at a public library or downloaded in Portable Document Format (PDF) from www.irs.gov/formspubs/index.html.

When your application is compared with the tax return actually filed, the financial information must agree. If there are differences, you should correct the information using *Corrections on the Web* or by correcting your paper SAR and mailing it back to the FAFSA processor.

Even if your parents **are not required to file a 2008 income tax return**, they will need to calculate their earnings for the year. Use W-2 forms and other records to answer the questions in this section.

If an answer is zero or a question does not apply to your parents, enter 0 (zero). Do not leave any of these questions blank.

For the 2009-10 FAFSA, your parents will use 2008 tax information to answer the income tax questions. The income tax questions give 2008 Internal Revenue Service (IRS) tax form line references.

Use the information from one of the following 2008 income tax forms to complete the FAFSA in the same manner as U.S. tax information: the income tax return required by Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federated States of Micronesia or Palau. The amounts on these returns are already reported in U.S. dollars.

Foreign income

Income earned in a foreign country is treated in the same way as income earned in the U.S. Convert all figures to U.S. dollars, using the exchange rate in effect on the day you complete the FAFSA. Your parents can find information on current exchange rates at www.federalreserve.gov/releases/h10/update.

Your parents should also include the value of any taxes paid to the foreign government in the “U.S. income tax paid” line item. (If the income earned in the foreign country was not taxed by the central government of that country and was not subject to the foreign income exclusion based on filing an IRS Form 2555 or 2555EZ, the income should be reported as untaxed income in Question 95(i).

In many cases, if your parents file a return with the IRS for a year in which foreign income was earned, a portion of the foreign income can be excluded on IRS Form 2555 for U.S. tax purposes. The figure reported on line 45 of Form 2555 (or line 18 of Form 2555EZ) should not be reported in Question 95(i).

Questions 82-93

82. Filing return. Indicate whether your parents have already completed, are going to complete, or will not file a tax return for 2008.

83. Type of return filed. Indicate which tax form your parents filed or will file for 2008.

84. Eligible to file a 1040A or 1040EZ. Indicate your parents’ eligibility to file one of these forms (even if they filed or will fill a 2008 IRS Form 1040).

Answer “Yes” if your parents

- make less than \$100,000,
- do not itemize deductions,
- do not receive income from their own business or farm, and
- do not receive alimony.

Also answer “Yes” if they

- filed a 1040 only to claim Hope or Lifetime Learning credits and you would have otherwise been eligible to file a 1040A or 1040EZ, or
- filed a 1040 and were not required to file a tax return.

Answer “No” if they

- itemize deductions,
- are self-employed,
- receive alimony, or
- are required to file Schedule D for capital gains.

85. Dislocated Worker. As of today is either of your parents a dislocated worker?

In general, a person may be considered a dislocated worker if he or she

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally they are not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer “Yes” to Question 85 if your parent is a dislocated worker.

Answer “No” to Question 85 if your parent is not a dislocated worker.

Answer “Don’t Know” to Question 85 if you are not sure whether your parent is a dislocated worker.

You can contact your financial aid office for assistance in answering this question. Note that the financial aid administrator at your school may require you to provide proof that your parent is a dislocated worker if you answered “Yes” to Question 85.

86. Adjusted Gross Income. Enter your parents’ adjusted gross income (AGI) for 2008. AGI is found on IRS 1040—line 37; 1040A—line 21; or 1040EZ—line 4. If your parents have not completed a 2008 tax form, they should calculate their AGI using the instructions for the applicable IRS form. They can get the instructions and the form at a public library or download them in Portable Document Format (PDF) from www.irs.gov/formspubs/index.html.

Note that AGI includes more than just wages earned; for example, it also includes interest, dividends, alimony, taxable portions of Social Security, and business income.

87. Income tax. Enter the amount of income taxes your parents paid in 2008 from IRS 1040—line 56; 1040A—line 35; or 1040EZ—line 11. They should not copy the amount of federal income tax withheld from a W-2 Form. If they did not pay any income tax for 2008, they should enter zero (0).

88. Exemptions. Enter your parents' exemptions for 2008. Exemptions are on IRS Form 1040—line 6d or 1040A—line 6d. If your parents checked the “You” or “Spouse” box on 1040EZ—line 5, they should use 1040EZ worksheet line F to determine the number of exemptions (\$3,500 equals one exemption). If your parents didn't check either box on line 5, they should enter “01” if single or “02” if married.

If your parent is divorced, separated or widowed, but he or she has filed or will file a joint tax return for 2008, he or she should give only his or her portion of the exemptions.

89. Father's/stepfather's income earned from working. Enter your father's/stepfather's 2008 income earned from work (wages, salaries, tips). The amount reported here will receive certain income allowances (deductions) from the income for necessary expenses (such as taxes and basic living costs).

90. Mother's/stepmother's income earned from working. Enter your mother's/stepmother's 2008 income earned from work (wages, salaries, tips). The amount reported here will receive certain income allowances (deductions) from the income for necessary expenses (such as taxes and basic living costs).

If your parents filed (or will file) a 2008 tax return, each should include only his or her share from IRS Form 1040—lines 7 + 12 + 18 + Box 14 of IRS Schedule K-1 (Form 1065); 1040A—line 7; 1040EZ—line 1. Even if your parents filed a joint return, they should report their earnings **separately** in Questions 89 and 90.

If your parents filed a tax return using other than an IRS form, such as a foreign or Puerto Rican tax form, they should report on the FAFSA the amounts (converted to U.S. dollars) from the lines of the non-IRS form that correspond most closely to those on the IRS forms.

If your parents did not file a tax return, they should report their earnings from work in 2008. They can find this information on their W-2 form(s).

Questions 91-93

Parent Asset Information Instructions

An asset is defined as property that has an exchange value. The purpose of collecting asset information is to determine whether your family's assets are substantial enough to support a contribution toward your cost of attendance (COA). Only the net asset value is counted in the need analysis. To determine the net value of any asset, you first determine the market value of the asset and reduce the value by the amount of debt against that asset. The result is the net value of the asset.

Ownership of an asset

Ownership of an asset may be divided or contested in several situations:

- **Part ownership of asset.** If your parents own an asset with others and therefore only own a portion or percentage of the asset, they should report the net asset value that represents only their share of the asset owned. They would determine the current market value of the asset, reduce the value by any outstanding debt, and then multiply the net asset value by their ownership percentage. This result is then reported on the FAFSA.
- **Contested ownership.** An asset should not be reported if its ownership is being legally contested. For instance, if your parents are separated and they may not sell or borrow against jointly owned property that is being contested, the FAFSA information they report would not list any value for the property or any debts against it. If ownership of the asset is resolved after the initial application is filed, they may not update this information. However, if ownership of the property is not being contested, they would report the property as an asset.
- **Lien against asset.** If there is a lien or imminent foreclosure against an asset, the asset would still be reported on the FAFSA until the party holding the lien or making the foreclosure completes legal action to take possession of the asset. If the status of the property changes after the application is filed, you may not update the asset information.

Assets that are not reported

Below are examples of assets that are not reported:

- **Principal place of residence/family farm.** Your parents' principal place of residence is not reported as an asset. Neither is their family farm if the farm is their principal place of residence and they "materially participated in the farm's operation."
- **A small business with 100 or fewer employees.** If your family owns and controls more than 50 percent of a small business that has 100 or fewer full-time or full-time equivalent employees, do not report the net value of the business as an asset. For small business value, your family includes (1) persons directly related to you, such as a parent, sister or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.
- **Personal possessions.** Do not report possessions such as a car, a stereo, clothes or furniture. By the same token, personal debts such as credit card debt cannot be reported.
- **Pensions and Whole Life Insurance.** The cash value or built-up equity of a life insurance policy (often referred to as a whole-life policy) isn't reported as an asset. The income distributed to the beneficiary must be reported as **income**.

- **Excluded Assets From Native American Students.** Do not report any property received under the Per Capita Act or the Distribution of Judgment Funds Act (25 United States Code [USC] 1401, et seq.), the Alaska Native Claims Settlement Act (43 USC 1601, et seq.), or the Maine Indian Claims Settlement Act (25 USC 1721, et seq.).

Investments

Rental properties. Generally, rental properties must be reported as investment assets rather than as business assets. To be reported as a business, a rental property would have to be part of a formally recognized business. (Usually such a business would provide additional services, such as regular cleaning, linen or maid service.)

“Take-back” mortgages. In a “take-back” mortgage, the seller takes back a portion of the mortgage from the buyer and arranges for the buyer to repay that portion of the mortgage to the seller. For IRS purposes, the seller must report the interest portion of any payments received from the buyer on Schedule B of IRS Form 1040. If an amount is reported on Schedule B, the family should report the outstanding balance of the remaining mortgage on the FAFSA as an investment asset.

Trust funds. If trust funds are in your parents’ names, they should be reported as their asset on the application. In the case of divorce or separation, where the trust is owned jointly and ownership is not being contested, the property and the debt are equally divided between the owners for reporting purposes, unless the terms of the trust specify some other method of division.

How the trust must be reported varies according to whether your parents receive or will receive the interest income, the trust principal or both. If your parents receive only interest from the trust, any interest received in the base year must be reported as income. Even if interest accumulates in the trust and is not paid out during the year, if your parents will receive the interest, they must report an asset value for the interest they will receive in the future. The trust officer can usually calculate the present value of interest they will receive while the trust exists. This value represents the amount a third person would be willing to pay to receive the interest income your parents will receive from the trust in the future.

The present value of the principal is the amount a third person would pay at present for the right to receive the principal when the trust ends (basically, the amount that one would have to deposit now to receive the amount of the principal when the trust ends, including the accumulated interest). Again, the trust officer can calculate present value.

As a general rule, your parents must report the present value of the trust as an asset, even if their access to the trust is restricted as beneficiary/beneficiaries. If the creator of a trust has voluntarily placed restrictions on the use of the trust, then they should report the trust in the same manner as if there were no restrictions. However, if a trust has been restricted

by court order, they should not report it as an asset. An example of such a restricted trust is one set up by court order to pay for future surgery for the victim of a car accident.

Parent Asset Information Questions

If your parents are eligible to skip these questions, but choose to answer them on the Web or on paper, answering these questions will not affect your eligibility for Federal Student Aid, such as Federal Pell Grant.

91. Total current balance of cash, savings, and checking accounts. Include the balance of your parents' savings and checking accounts as of the date the FAFSA is completed. Do not include student financial aid.

92. Net worth of investments. Net worth means current value minus debt. Investments include real estate such as rental property, land and second or summer homes. Do not include your parents' primary home. Include the value of portions of multifamily dwellings that you own, except that you must exclude the portion of the value of a dwelling that is your parents' principal residence. Investments also include trust funds, Uniform Transfers to Minors Act (UTMA)/Uniform Gifts to Minors Act (UGMA) Custodial Accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, Coverdell savings accounts owned by your parents, 529 college savings plans, the refund value of 529 prepaid tuition plans, installment and land sale contracts (including mortgages held), commodities, etc. Do not include the value of life insurance and retirement plans (401[k] plans, pension funds, annuities, non-Education IRAs, Keogh plans, etc.).

Your parents must report in Question 92 all qualified educational benefits or education savings accounts, including Coverdell savings accounts, 529 college savings plans, and the refund value of 529 prepaid tuition plans that they own for any member of the household. This includes accounts owned by the dependent student.

Investment Value – Investment Debt = Net Worth of Investments

If your parents own real estate or investments other than their principal residence, the value equals the amount they are worth today.

Investment debt equals how much your parents owe on real estate and investments other than their principal place of residence. Investment debt means only those debts that are related to the investments.

Subtract the amount of debt on these assets from their value. **Indicate this amount in Question 92 for net worth of investments.**

93. Net worth of business and/or investment farm. Business or farm value includes the current market value of land, buildings, machinery, equipment, inventory, etc. Do not include your parents' primary home. Do not include the net worth of a family owned and

controlled small business with not more than 100 full-time or full-time equivalent employees.

Business/Farm Value – Business/Farm Debt = Net Worth of Business/Farm

For business or investment farm value, first figure out how much the business or farm is worth today. An investment farm is a farming business where the parents do not reside on the farm, nor do they materially operate the farm.

Business or investment farm debts are what your parents owe on the business or farm. Include only debts for which the business or farm was used as collateral.

Subtract the amount of debt from the value. **Indicate this amount in Question 93 for net worth of business and/or investment farm.**

To report current market value for a business, your parents must use the amount for which the business could sell as of the date of the application. Also, if your parents are not the sole owners of the business, they should report only their share of its value and debt.

Note Change: Worksheets A, B , and C (for parents) no longer exist. Worksheet A was eliminated and the individual items from Worksheets B and C have been incorporated into Questions 94 and 95 below.

94. Parents' 2008 Additional Financial Information. Enter the combined amounts for your parents.

- a. Education credits.** Enter the total amount of Hope and Lifetime Learning credits your parents received from Form 1040—line 50 or 1040A—line 31. The Hope and Lifetime Learning tax credits benefit students or parents who pay tuition and related expenses for attendance at least half time in a degree-granting program. These tax credits are subtracted directly from the total federal tax on a tax return. For more information about these tax credits, visit the IRS Web site at www.irs.gov/pub/irs-pdf/p970.pdf.
- b. Child support payments.** Enter any child support payments paid by your parents because of divorce, separation or as a result of a legal requirement. Do not include support for children in your parents' household, as reported in the "number in household" question on the FAFSA (Question 75). For purposes of the FAFSA, a child is a member of your parents' household if your parents provide more than half of the child's support, whether the child lives with your parents or not.
- c. Taxable earnings from need-based employment programs.** Enter your parents' earnings from any need-based work programs including Federal Work-Study and need-based employment portions of fellowships and assistantships.

- d. Student grants and other awards.** Enter any student grant and scholarship aid reported to the IRS in your parent's AGI. This includes AmeriCorps benefits (awards, living allowances and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.
- e. Combat Pay or Special Combat Pay.** Enter only the amount of combat pay that was taxable and included in your parent's adjusted gross income. Do not enter untaxed combat pay reported on the W-2 (Box 12, Code Q).

95. Parents' 2008 Untaxed Income. Enter the combined amounts for your parents.

- a. Payments to tax-deferred pension and savings plans.** Enter amounts your parents paid into tax-sheltered or deferred annuities (whether paid directly or withheld from earnings), including—but not limited to—amounts reported on the W-2 Form, in Boxes 12a through 12d, codes D, E, F, G, H and S. They must include untaxed portions of 401(k) and 403(b) plans. Note that **employer contributions to tax-deferred pension and savings plans should not be reported** on the FAFSA as an untaxed benefit.
- b. IRA and other plans.** Enter your parents IRA deductions and payments to self-employed Simplified Employee Pension (SEP), Savings Incentive Match Plan for Employees (SIMPLE) and Keogh and other qualified plans. These plan payments can be found on IRS 1040—total of lines 28 + 32 or 1040A—line 17.
- c. Child support received.** Enter the amount of child support your parents received for all children during 2008. Do not include foster care or adoption payments.
- d. Tax-exempt interest income.** Enter the total amount of tax-exempt interest income your parents earned in 2008, as reported on Form 1040—line 8b or 1040A—line 8b.
- e. Untaxed portions of IRA distributions.** Enter your parents' untaxed portions of IRA distributions. This amount can be calculated from IRS Form 1040 (line 15a minus 15b) or 1040A (line 11a minus 11b). Exclude rollovers. If the result is a negative number, enter a zero here.
- f. Untaxed portions of pensions.** Enter your parents' untaxed portions of pensions. This amount can be calculated from IRS Form 1040 (line 16a minus 16b) or 1040A (line 12a minus 12b). Exclude rollovers. If the result is a negative number, enter a zero here.
- g. Housing, food and other living allowances.** Enter the amount of housing, food and other living allowances provided to your parents. These allowances must be reported when they are part of a compensation package that some people, particularly clergy and military personnel, receive for their jobs. Include cash payments and cash value of benefits. If your parents received free room and board

for a job that was not awarded as federal student aid, they must report the value of the room and board as untaxed income. (This category, “housing allowances,” excludes rent subsidies for low-income housing.)

- h. Veterans’ noneducation benefits.** Enter the total amount of veterans’ noneducation benefits your parents received. Include Disability, Death Pension, Dependency and Indemnity Compensation (DIC), and/or VA Educational Work-Study allowances.
- i. Other untaxed income and benefits.** Enter your parents’ untaxed income or benefits not reported such as worker’s compensation or disability benefits.

Don’t include student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Investment Act educational benefits, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.

Certain income and benefits should **not** be reported in Questions 94 and 95:

- **Student financial aid.** Student aid received is already taken into account when a school packages your aid. However, work-study earnings must be reported as taxed income in the income questions of the Student’s Income and Assets section.
- **Food stamps and other programs.** Benefits received from federal, state or local governments from the following programs are not counted as untaxed income: the Food Stamp Program; Special Supplemental Nutrition Program for Women, Infants and Children (WIC); Food Distribution Program; Commodity Supplemental Food Program; National School Lunch and School Breakfast Programs; Summer Food Service Program; and Special Milk Program for Children.
- **Dependent Assistance.** You may be eligible to exclude a limited amount of benefits received for dependent care assistance if certain requirements are met. Generally, up to \$5,000 of benefits may be excluded from an employee’s gross income, or \$2,500 for a married employee who files a separate return from his or her spouse. This exclusion cannot exceed the employee’s (or his or her spouse’s) earned income. (Note: Some states provide reimbursement for childcare expenses incurred by welfare recipients through Temporary Assistance for Needy Families [TANF]. You must report this on the application because you bill the state for the amount of childcare costs incurred while on welfare and are reimbursed on that basis.)
- **Per capita payments to Native Americans.** You should not report individual per capita payments received in 2008 from the Per Capita Act or the Distribution of Judgment Funds Act unless any individual payment exceeds \$2,000. Thus, if an

individual payment were \$1,500, you would not report it on your application. However, if a payment were \$2,500, you would report the amount that exceeds \$2,000: \$500.

- **Heating/fuel assistance.** Exclude from consideration as income or resources any payments or allowances received under the Low-Income Home Energy Assistance Program (LIHEAP). (Note: Payments under the LIHEAP are made through state programs that may have different names.)

Questions 96 and 97 (Independent Students)

If you answered “Yes” to any of the dependency questions (48-60), you will need to respond to both of these questions.

Purpose: The number of family members you report determines the allowance that will be subtracted from your family’s income to provide for basic living expenses when the Department’s processor calculates your EFC. The number of family members in college directly affects your family’s ability to contribute to your education costs. Your EFC is divided by the number of family members in college.

96. Number in student’s (and spouse’s) household. The following persons are included in the household size of an independent student:

- **You**
- **Your spouse**, excluding a spouse not living in the household as a result of death, separation or divorce
- **Your children**, if they will receive more than half of their support from your household from July 1, 2009 through June 30, 2010
- **Your unborn child**, if that child will be born before July 1, 2010 and your household will provide more than half of the child’s support from the projected date of birth to the end of the 2009-10 award year (June 30, 2010). (If there is a medical determination of a multiple birth, then all expected children can be included.)
- **Other people**, if they live with you and will receive more than half of their support from your household for the entire award year (July 1, 2009 through June 30, 2010)

To determine whether to include children in your household size, the “support” test is used (rather than a residency requirement) because there may be situations in which you support a child who does not live with you, especially in cases of divorce or separation. In such cases, the parent who provides more than half of the child’s support may claim the child in his or her household size. It does not matter which parent claims the child as

a dependent for tax purposes. If you receive benefits (such as Social Security or Temporary Assistance for Needy Families [TANF] payments) in the child's name, these benefits must be counted as parental support to the child.

Support includes money, gifts, loans, housing, food, clothes, car payments or expenses, medical and dental care, and payment of college costs.

97. Number of college students in household. Enter the number of people from your household (in question 96) who are or will be enrolled in a post secondary school in 2009-10. Count yourself as a college student. Include others only if they will be attending at least half time during 2009-10 in an approved program that leads to a degree or certificate at a postsecondary school eligible to participate in any of the federal student aid programs.

98-102. Benefits you (or your spouse or anyone in your household) received during 2007 or 2008. If you (or your spouse or anyone in your household from question 96) received benefits from any of the federal benefits programs shown in the boxes below, you should fill in the circles to the corresponding questions on the paper form or use the corresponding drop-down menus online. Use the instructions for Question 96 to identify who is included in your household. Answering these questions will not reduce your eligibility for student aid. Nor will it reduce your, your spouses or anyone in your household's eligibility for these federal benefits.

Question:	Benefit:
98	Supplemental Security Income Program
99	Food Stamp Program
100	Free or Reduced Price School Lunch Program
101	Temporary Assistance for Needy Families (TANF)
102	Special Supplemental Nutrition Program for Women, Infants and Children (WIC)

103. Dislocated Worker. As of today, are you (or your spouse) a dislocated worker?

In general, a person may be considered a dislocated worker if he or she:

- is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
- has been laid off or received a lay-off notice from a job;
- was self-employed but is now unemployed due to economic conditions or natural disaster; or
- is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or

dad), is no longer supported by the husband or wife, is unemployed or underemployed, and is having trouble finding or upgrading employment.

If a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer “Yes” to Question 103 if you or your spouse is a dislocated worker.

Answer “No” to Question 103 if you or your spouse is not a dislocated worker.

Answer “Don’t Know” to Question 103 if you are not sure whether you or your spouse is a dislocated worker.

You can contact your financial aid office for assistance in answering this question. Note that the financial aid administrator at your school may require you to provide proof that you or your spouse is a dislocated worker if you answered “Yes” to Question 103.

Questions 104. a-h (College Codes and Housing Plans)

Purpose: This section of the application allows you to list up to four schools on the paper FAFSA and up to 10 schools online that you are interested in attending. If you apply using *FAFSA on the Web*, you must list at least one school. The system offers a school code feature if you do not know the school code(s). If you are completing a paper FAFSA and do not know the school code(s), you can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) and they can give you that information to put on your application. We strongly encourage you to list the schools you are most interested in attending and from which you wish to receive financial aid.

The Department will send your information to all the schools listed. You should list each school’s Federal School Code, which is explained in greater detail below. For purposes of federal student aid, it does not matter in what order you list the schools. However, to be considered for state aid, several states require you to list a state school first. Therefore, if you plan to list a state school in your state of residence as one of the schools in this section, you might want to list it first.

If you want information sent to more schools than allowed for on either the paper or online FAFSA, there are several ways to make sure all the schools receive your data:

- You can give your Data Release Number (DRN) to a school you did not list on your application. The school will use your DRN to get a copy of your application information electronically. You can find your DRN on the confirmation page received after submitting a *FAFSA on the Web* application or on the *Student Aid Report (SAR)* you receive after submitting your FAFSA.
- You can list your original schools on the application, wait for your SAR to arrive by e-mail, if you provided an e-mail address on your FAFSA or in the mail, and

then correct the SAR by replacing some or all of the original schools with other schools.

- You can call the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243) and provide your Data Release Number (DRN) to request a change to your SAR to replace some or all of the original schools with other schools. You must receive your SAR before requesting these changes.
- You can add or delete schools on your FAFSA using the Web at www.fafsa.ed.gov. Select “Add or delete a School Code.” Your PIN is required to access this information.

The FAFSA processor will send data to only the schools originally listed. For example, if you originally listed the maximum number of schools on the application and then replaced them with new schools by changing your SAR, only the second set of schools would get data from any corrections. If you made corrections to your FAFSA information at (or after) the time you listed the new schools, only the second set of schools would get the corrected data.

Federal School Code. The Department assigns a number called a Federal School Code to each school that participates in the federal student aid programs. For a school to receive your application data, you must list the school’s Federal School Code. These codes are not in the FAFSA instructions; they are provided in the Federal School Code List that can be found at www.fafsa.ed.gov. High schools, colleges and public libraries also have access to the *Federal School Code List*.

The Federal School Code begins with “0” (zero), “G,” “B,” or “E” and ends in five digits. **Foreign schools** may qualify to disburse aid, but some may not have Federal School Codes.

If you cannot get the Federal School Code, **indicate clearly the complete name, address, city, and state** of each school you are interested in attending. If a school is a branch campus, include the complete name of the branch. Also, indicate if it is a specific part of a university, such as the law school. Note, however, that your FAFSA will be processed faster if you provide the Federal School Code.

Either way, it is very important to indicate the correct Federal School Code, or—if not known—the full and correct name and address of the school so that it can be identified. By answering the questions in the school listing section and signing the FAFSA, you give permission to the U.S. Department of Education to provide your application information to the school(s) listed. Schools will use your FAFSA information to determine the amount of your financial aid package. You should not indicate the name of a school if you do not want it to receive your information. If you leave these questions blank, the Department will not send your application information to any schools.

Housing plans. For each school listed, indicate your housing plans by selecting the pull down menu on *FAFSA on the Web* or by filling in the circle (on the paper FAFSA) corresponding to your housing plans at that school—on campus, with parent, or off campus.

Date and Signatures (Questions 105-106 on the PDF or paper FAFSA)

Purpose: This part of the application asks for the date the application was completed (on the paper form), your signature, and your parent’s signature if you are a dependent student. The questions are numbered 105-109. If you are completing a *FAFSA on the Web* application, you can sign your application electronically using your Federal Student Aid PIN (PIN). If you choose not to sign electronically, you can print a signature page and, sign, and mail it to the U.S. Department of Education. Dependent students will also need to provide a parent’s signature. Parent’s can electronically sign the application using their PIN or the parent can sign the student’s printed signature page.

Shown below is the numbered order of the Questions as they appear on the paper FAFSA:

105. Date this form was completed. If you apply on paper, fill in the month and day spaces using 2-digit numbers, e.g., “04” for April. Then fill in the appropriate circle for the year. Note that all information you report on the FAFSA must be accurate as of the date you complete the form. If you apply online, the date you submit the application will automatically pre-fill this field.

106. Student and parent signatures. The student (and a parent of a dependent student) must either use his or her PIN to provide an electronic signature on *FAFSA on the Web* or print out, sign and submit a signature page. If applying on paper, the student (and a parent of a dependent student) must sign the FAFSA.

If the student submits a *FAFSA on the Web* application and indicates that he or she will print and mail in a signature page, the application will be held for 14 days awaiting the proper signature(s). If the processor does not receive the signature(s) within 14 days, it will reject the application and send the student a SAR indicating that the proper signatures are missing. Also, if a student mails in a PDF or paper FAFSA without the proper signatures, the application will be rejected immediately and the student will receive a SAR indicating that the proper signatures are missing. If the student (or parent, if applicable) signs the SAR and returns it, processing will continue.

You (and anyone else who signs the form) certify that all information on the form is correct and that those who signed are willing to provide documents to prove that the information is correct. This information may include U.S. or state income tax forms that you filed or are required to file. You also certify that you will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, that you are not in default on a federal student loan or have made satisfactory arrangements to repay the loan, that you will notify your school if you default on a

federal student loan, that you do not owe money back on a federal student grant or—if you do—have made satisfactory arrangements to repay it, and that you will not receive a Federal Pell Grant for attendance at more than one school for the same period of time.

Giving permission to state agencies to obtain income tax information and certifying your application data

By electronically signing *FAFSA on the Web* or signing a PDF or paper FAFSA, you also give permission to the state financial aid agency to which information is being sent to obtain income tax information for all persons required to report income and for all periods reported on this form. Finally, by electronically signing *FAFSA on the Web* or signing a PDF or paper FAFSA, you are certifying that the data you are providing the Secretary of Education is true and accurate as of the date signed. The Higher Education Act provides that the Secretary can verify certain student and parental data with the Internal Revenue Service (IRS) and other federal agencies to insure its accuracy.

You cannot submit a 2009-10 *FAFSA on the Web* application before January 1, 2009. Nor should you sign, date or mail a PDF or FAFSA before January 1, 2009. Note, that if you sign and submit the FAFSA before that date, we will process it (put it in the system), but you will receive a rejected SAR that you must sign and submit.

Understanding the proper use of a PIN

You should not share your PIN with anyone—even if that person is helping you complete the application—nor should your parents share their PINs with anyone. In addition, only the person providing the data should sign the application. Note that if you (or a parent, if you are dependent) sign electronically any document related to the Federal Student Aid Programs using a PIN, you certify that you are the person identified by that PIN and have not disclosed that PIN to anyone else. Revealing the PIN could make the PIN holder susceptible to identity theft.

Alternatives to a parental signature

Although parental information must be provided for a dependent student, a high school counselor or a postsecondary school's financial aid administrator (FAA) may sign the application in place of your parents in the following limited cases:

- Your parents are **not** currently in the U.S. and cannot be contacted by normal means.
- Your parents' current address is not known.
- Your parents have been determined physically or mentally incapable of providing a signature.

Your parents' unwillingness to sign the FAFSA or provide financial information is not, in and of itself, a reason for the FAA to sign your FAFSA in place of them.

If your counselor or FAA signs the PDF or paper FAFSA in place of your parents, he or she should provide his or her title when signing and briefly state the reason (only one reason is needed) why he or she is signing for your parents. By signing your application, however, your counselor or FAA does not assume any responsibility or liability in this process. If a financial aid office finds any inaccuracies in the information reported, you will have to submit corrections on paper, on the Web or through the financial aid office.

If you complete a *FAFSA on the Web* application and need a counselor to sign in place of your parent, you will need to either print a signature page or wait to receive a SAR. (Note, however, that waiting for a SAR will delay the processing of the application.)

107-109. Preparer's name/Social Security number (SSN)/signature and date. If you or your family paid a fee to someone to fill out your FAFSA, or advise you as to how to fill it out, that person must provide his or her Social Security number or Employment Identification Number (EIN) on the *FAFSA on the Web*, and on the paper FAFSA. That person must also sign and date the form.